

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:27 PM

TFR Industry Aggregate Report  
99115 - OTS-Regulated: West Region (Geog)  
December 2008

Frozen Aggregated Data  
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Number of Regulated Institutions</b>		69	71	73	73	72
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	2	2	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 27,247,843</b>	<b>\$ 19,112,384</b>	<b>\$ 40,572,732</b>	<b>\$ 36,662,053</b>	<b>\$ 33,237,238</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,040,791	\$ 2,141,777	\$ 5,745,297	\$ 5,748,586	\$ 5,093,088
Interest-Earning Deposits in FHLBs	SC112	\$ 586,311	\$ 508,401	\$ 196,074	\$ 324,372	\$ 250,390
Other Interest-Earning Deposits	SC118	\$ 10,462,329	\$ 8,104,221	\$ 8,548,801	\$ 6,116,743	\$ 5,401,889
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 7,620,622	\$ 2,928,664	\$ 3,549,697	\$ 6,114,363	\$ 1,647,239
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,356,359	\$ 2,550,281	\$ 6,608,355	\$ 9,761,437	\$ 12,671,597
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 180,810	\$ 130,243	\$ 402,954	\$ 597,604	\$ 583,463
State and Municipal Obligations	SC180	\$ 150,662	\$ 161,283	\$ 1,838,059	\$ 1,566,620	\$ 1,756,348
Securities Backed by Nonmortgage Loans	SC182	\$ 1,099,434	\$ 823,357	\$ 3,265,793	\$ 2,051,971	\$ 2,069,996
Other Investment Securities	SC185	\$ 2,711,159	\$ 1,723,809	\$ 10,319,457	\$ 4,256,043	\$ 3,613,418
Accrued Interest Receivable	SC191	\$ 39,366	\$ 40,348	\$ 98,245	\$ 124,314	\$ 149,810
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 24,896,018</b>	<b>\$ 25,071,666</b>	<b>\$ 46,703,704</b>	<b>\$ 45,956,837</b>	<b>\$ 46,186,201</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 24,895,914</b>	<b>\$ 25,071,266</b>	<b>\$ 46,703,604</b>	<b>\$ 45,956,827</b>	<b>\$ 46,186,191</b>
Pass-Through - Total	SUB0073	\$ 9,556,396	\$ 8,697,423	\$ 14,773,048	\$ 15,581,234	\$ 15,698,060
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 9,329,134	\$ 8,436,916	\$ 14,493,502	\$ 15,272,570	\$ 15,360,141
Other Pass-Through	SC215	\$ 227,262	\$ 260,507	\$ 279,546	\$ 308,664	\$ 337,919
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 15,223,214	\$ 16,260,143	\$ 31,717,144	\$ 30,161,737	\$ 30,268,194
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 8,430,137	\$ 8,224,837	\$ 11,455,801	\$ 3,520,235	\$ 2,536,841
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 432,335	\$ 445,644	\$ 418,522	\$ 5,052,243	\$ 3,187,878
Other	SC222	\$ 6,360,742	\$ 7,589,662	\$ 19,842,821	\$ 21,589,259	\$ 24,543,475
Accrued Interest Receivable	SC228	\$ 116,408	\$ 114,100	\$ 213,512	\$ 213,866	\$ 219,947

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 104	\$ 400	\$ 100	\$ 10	\$ 10
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 119,094,850</b>	<b>\$ 144,581,407</b>	<b>\$ 375,818,061</b>	<b>\$ 377,660,827</b>	<b>\$ 369,301,422</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 117,027,652</b>	<b>\$ 138,091,931</b>	<b>\$ 364,320,265</b>	<b>\$ 371,485,987</b>	<b>\$ 365,780,199</b>
Construction Loans - Total	SUB0100	\$ 3,575,561	\$ 4,718,895	\$ 8,764,785	\$ 9,314,932	\$ 9,565,829
Residential - Total	SUB0110	\$ 2,957,184	\$ 3,909,697	\$ 6,943,467	\$ 7,650,470	\$ 8,073,122
1-4 Dwelling Units	SC230	\$ 2,672,554	\$ 3,585,477	\$ 5,240,210	\$ 5,988,267	\$ 6,493,001
Multifamily (5 or more) Dwelling Units	SC235	\$ 284,630	\$ 324,220	\$ 1,703,257	\$ 1,662,203	\$ 1,580,121
Nonresidential Property	SC240	\$ 618,377	\$ 809,198	\$ 1,821,318	\$ 1,664,462	\$ 1,492,707
Permanent Loans - Total	SUB0121	\$ 114,628,297	\$ 139,035,333	\$ 364,831,877	\$ 365,948,501	\$ 357,333,345
Residential - Total	SUB0131	\$ 106,818,840	\$ 130,496,772	\$ 346,075,011	\$ 347,408,804	\$ 339,486,913
1-4 Dwelling Units - Total	SUB0141	\$ 97,794,629	\$ 120,956,420	\$ 304,872,038	\$ 307,000,860	\$ 300,089,658
Revolving Open-End Loans	SC251	\$ 8,518,020	\$ 8,661,177	\$ 61,457,182	\$ 60,891,254	\$ 59,673,237
All Other - First Liens	SC254	\$ 88,356,254	\$ 111,297,188	\$ 237,561,141	\$ 239,740,324	\$ 233,640,017
All Other - Junior Liens	SC255	\$ 920,355	\$ 998,055	\$ 5,853,715	\$ 6,369,282	\$ 6,776,404
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,024,211	\$ 9,540,352	\$ 41,202,973	\$ 40,407,944	\$ 39,397,255
Nonresidential Property (Except Land)	SC260	\$ 4,972,625	\$ 5,475,130	\$ 14,641,239	\$ 14,243,508	\$ 13,478,269
Land	SC265	\$ 2,836,832	\$ 3,063,431	\$ 4,115,627	\$ 4,296,189	\$ 4,368,163
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 11,212,830	\$ 18,009,550	\$- 1,666,771	\$ 8,364,259	\$- 56,156,184
Accrued Interest Receivable	SC272	\$ 577,725	\$ 643,311	\$ 1,917,095	\$ 2,065,555	\$ 2,139,827
Advances for Taxes and Insurance	SC275	\$ 313,267	\$ 183,868	\$ 304,304	\$ 331,839	\$ 262,421
Allowance for Loan and Lease Losses	SC283	\$ 2,067,198	\$ 6,489,476	\$ 11,497,796	\$ 6,174,840	\$ 3,521,223
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 49,813,084</b>	<b>\$ 38,366,510</b>	<b>\$ 51,320,433</b>	<b>\$ 50,530,469</b>	<b>\$ 52,614,242</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 47,072,123</b>	<b>\$ 36,388,916</b>	<b>\$ 48,487,387</b>	<b>\$ 48,341,688</b>	<b>\$ 50,573,485</b>
Commercial Loans - Total	SC32	\$ 18,224,011	\$ 13,166,964	\$ 15,013,585	\$ 15,639,463	\$ 16,675,691
Secured	SC300	\$ 1,453,925	\$ 1,546,893	\$ 1,793,799	\$ 1,746,290	\$ 1,658,619
Unsecured	SC303	\$ 16,741,988	\$ 11,582,205	\$ 13,175,883	\$ 13,846,947	\$ 15,004,884
Lease Receivables	SC306	\$ 28,098	\$ 37,866	\$ 43,903	\$ 46,226	\$ 12,188
Consumer Loans - Total	SC35	\$ 31,337,653	\$ 24,964,987	\$ 36,004,772	\$ 34,621,207	\$ 35,619,215
Loans on Deposits	SC310	\$ 40,890	\$ 41,067	\$ 54,598	\$ 60,053	\$ 126,249
Home Improvement Loans (Not secured by real estate)	SC316	\$ 272,250	\$ 167,511	\$ 865,407	\$ 799,212	\$ 563,384
Education Loans	SC320	\$ 68,558	\$ 70,953	\$ 56,395	\$ 57,727	\$ 61,107
Auto Loans	SC323	\$ 457,089	\$ 461,357	\$ 442,251	\$ 399,305	\$ 393,479
Mobile Home Loans	SC326	\$ 41,856	\$ 41,787	\$ 42,778	\$ 43,672	\$ 32,156
Credit Cards	SC328	\$ 23,915,042	\$ 20,861,091	\$ 30,872,172	\$ 29,503,551	\$ 30,842,153

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 6,541,968	\$ 3,321,221	\$ 3,671,171	\$ 3,757,687	\$ 3,600,687
Accrued Interest Receivable	SC348	\$ 251,420	\$ 234,559	\$ 302,076	\$ 269,799	\$ 319,336
Allowance for Loan and Lease Losses	SC357	\$ 2,740,961	\$ 1,977,594	\$ 2,833,046	\$ 2,188,781	\$ 2,040,757
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 723,747</b>	<b>\$ 1,046,783</b>	<b>\$ 2,497,161</b>	<b>\$ 2,081,678</b>	<b>\$ 1,467,329</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 688,901</b>	<b>\$ 1,012,378</b>	<b>\$ 2,458,180</b>	<b>\$ 2,044,284</b>	<b>\$ 1,447,722</b>
Real Estate - Total	SUB0210	\$ 657,771	\$ 1,001,602	\$ 2,453,643	\$ 2,038,586	\$ 1,432,590
Construction	SC405	\$ 41,361	\$ 40,610	\$ 30,269	\$ 45,536	\$ 10,199
Residential - Total	SUB0225	\$ 541,744	\$ 895,951	\$ 2,343,368	\$ 1,914,519	\$ 1,361,636
1-4 Dwelling Units	SC415	\$ 521,824	\$ 877,096	\$ 2,306,934	\$ 1,911,165	\$ 1,346,532
Multifamily (5 or more) Dwelling Units	SC425	\$ 19,920	\$ 18,855	\$ 36,434	\$ 3,354	\$ 15,104
Nonresidential (Except Land)	SC426	\$ 5,400	\$ 1,077	\$ 1,322	\$ 14,255	\$ 10,006
Land	SC428	\$ 66,658	\$ 59,678	\$ 55,795	\$ 37,548	\$ 11,931
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,608	\$ 4,286	\$ 22,889	\$ 26,728	\$ 38,818
Other Repossessed Assets	SC430	\$ 65,976	\$ 45,181	\$ 43,518	\$ 43,092	\$ 34,739
General Valuation Allowances	SC441	\$ 34,846	\$ 34,405	\$ 38,981	\$ 37,394	\$ 19,607
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 3,100</b>	<b>\$ 5,973</b>	<b>\$ 45,480</b>	<b>\$ 48,878</b>	<b>\$ 53,036</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 2,796,905</b>	<b>\$ 3,107,584</b>	<b>\$ 8,605,660</b>	<b>\$ 8,670,119</b>	<b>\$ 8,137,483</b>
Federal Home Loan Bank Stock	SC510	\$ 2,747,542	\$ 3,046,832	\$ 6,531,288	\$ 6,614,065	\$ 6,055,742
Other	SC540	\$ 49,363	\$ 60,752	\$ 2,074,372	\$ 2,056,054	\$ 2,081,741
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 871,284</b>	<b>\$ 1,147,645</b>	<b>\$ 3,684,003</b>	<b>\$ 3,880,815</b>	<b>\$ 3,945,804</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 10,975,840</b>	<b>\$ 9,313,026</b>	<b>\$ 37,665,928</b>	<b>\$ 34,919,685</b>	<b>\$ 34,488,866</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 10,973,593</b>	<b>\$ 9,310,913</b>	<b>\$ 37,665,170</b>	<b>\$ 34,917,520</b>	<b>\$ 34,487,504</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 153,014	\$ 148,269	\$ 147,206	\$ 145,944	\$ 140,276
Other	SC625	\$ 344,092	\$ 344,368	\$ 5,406,419	\$ 5,352,214	\$ 5,303,659
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,681,092	\$ 2,626,552	\$ 9,269,206	\$ 8,710,505	\$ 8,883,869
Nonmortgage Loans	SC644	\$ 115	\$ 129	\$ 149	\$ 155	\$ 160
Goodwill & Other Intangible Assets	SC660	\$ 1,163,554	\$ 1,118,783	\$ 8,847,656	\$ 8,913,946	\$ 8,838,303
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 3,747	\$ 7,462	\$ 135,304	\$ 344,235	\$ 394,877
Other Assets	SC689	\$ 7,630,226	\$ 5,067,463	\$ 13,859,988	\$ 11,452,686	\$ 10,927,722
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2,247	\$ 2,113	\$ 758	\$ 2,165	\$ 1,362
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 4,845,356</b>	<b>\$ 8,503,988</b>	<b>\$ 14,370,681</b>	<b>\$ 8,403,190</b>	<b>\$ 5,582,959</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 236,422,671</b>	<b>\$ 241,752,978</b>	<b>\$ 566,913,162</b>	<b>\$ 560,411,361</b>	<b>\$ 549,431,621</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 231,577,315</b>	<b>\$ 233,248,990</b>	<b>\$ 552,542,481</b>	<b>\$ 552,008,171</b>	<b>\$ 543,848,662</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 104,937,493</b>	<b>\$ 118,816,400</b>	<b>\$ 309,784,644</b>	<b>\$ 294,187,658</b>	<b>\$ 283,494,335</b>
Deposits	SC710	\$ 104,152,006	\$ 117,530,600	\$ 302,166,660	\$ 286,187,380	\$ 275,665,243
Escrows	SC712	\$ 788,701	\$ 1,288,088	\$ 7,657,521	\$ 8,034,322	\$ 7,862,024
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 3,214	\$- 2,288	\$- 39,537	\$- 34,044	\$- 32,932
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 95,700,169</b>	<b>\$ 86,670,660</b>	<b>\$ 179,763,379</b>	<b>\$ 186,275,922</b>	<b>\$ 189,731,731</b>
Advances from FHLBank	SC720	\$ 41,563,414	\$ 53,464,015	\$ 113,839,787	\$ 119,413,310	\$ 111,830,040
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,111,120	\$ 3,939,466	\$ 4,795,548	\$ 4,982,442	\$ 11,029,708
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 25,000	\$ 7,886,598	\$ 8,158,377	\$ 7,857,011
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 52,000,635	\$ 29,242,179	\$ 53,241,446	\$ 53,721,793	\$ 59,014,972
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 12,574,157</b>	<b>\$ 11,024,032</b>	<b>\$ 13,654,987</b>	<b>\$ 18,843,932</b>	<b>\$ 18,010,522</b>
Accrued Interest Payable - Deposits	SC763	\$ 207,086	\$ 248,380	\$ 595,196	\$ 619,128	\$ 568,855
Accrued Interest Payable - Other	SC766	\$ 194,402	\$ 243,906	\$ 785,069	\$ 825,008	\$ 1,020,496
Accrued Taxes	SC776	\$ 256,967	\$ 348,207	\$ 160,825	\$ 525,143	\$ 466,252
Accounts Payable	SC780	\$ 3,588,921	\$ 1,698,448	\$ 2,792,988	\$ 2,692,191	\$ 2,884,819
Deferred Income Taxes	SC790	\$ 46,674	\$ 100,507	\$ 119,814	\$ 997,498	\$ 1,716,786
Other Liabilities and Deferred Income	SC796	\$ 8,280,107	\$ 8,384,584	\$ 9,201,095	\$ 13,184,964	\$ 11,353,314
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

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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 213,211,819</b>	<b>\$ 216,511,092</b>	<b>\$ 503,203,010</b>	<b>\$ 499,307,512</b>	<b>\$ 491,236,588</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 499</b>	<b>\$ 2,040</b>	<b>\$ 3,913,687</b>	<b>\$ 3,913,656</b>	<b>\$ 3,918,653</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 17,457,750	\$ 10,800,102	\$ 40,706,416	\$ 38,285,626	\$ 38,102,552
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 22,037	\$ 19,500	\$ 500,814	\$ 500,814	\$ 500,814
<b>Common Stock:</b>						
Par Value	SC820	\$ 206,025	\$ 206,376	\$ 201,654	\$ 201,631	\$ 201,788
Paid in Excess of Par	SC830	\$ 17,229,688	\$ 10,574,226	\$ 40,003,948	\$ 37,583,181	\$ 37,399,950
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 667,850</b>	<b>\$- 302,204</b>	<b>\$- 1,574,371</b>	<b>\$- 1,428,239</b>	<b>\$- 337,362</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 616,492	\$- 285,848	\$- 1,497,700	\$- 1,222,870	\$- 280,712
Gains (Losses) on Cash Flow Hedges	SC865	\$- 21,104	\$- 10,074	\$- 72,197	\$- 201,182	\$- 48,474
Other	SC870	\$- 30,254	\$- 6,282	\$- 4,474	\$- 4,187	\$- 8,176
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 1,596,513</b>	<b>\$ 6,254,144</b>	<b>\$ 6,309,968</b>	<b>\$ 11,945,781</b>	<b>\$ 10,572,325</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 21,416</b>	<b>\$- 16,185</b>	<b>\$- 16,226</b>	<b>\$- 16,165</b>	<b>\$ 355,905</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 18,364,997</b>	<b>\$ 16,735,857</b>	<b>\$ 45,425,787</b>	<b>\$ 48,787,003</b>	<b>\$ 48,693,420</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 231,577,315</b>	<b>\$ 233,248,989</b>	<b>\$ 552,542,484</b>	<b>\$ 552,008,171</b>	<b>\$ 543,848,661</b>

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## Other Codes As of Dec 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 57
3	Federal, State, or other taxes receivable	18	\$ 254,640
4	Net deferred tax assets	36	\$ 3,805,242
6	Prepaid deposit insurance premiums	5	\$ 183
7	Prepaid expenses	52	\$ 255,223
8	Deposits for utilities and other services	2	\$ 5,638
9	Advances for loans serviced for others	3	\$ 1,353,106
13	Noninterest-bearing accts recv from Hold Co/Affl	4	\$ 92,903
14	Other noninterest-bearing short-term accounts recv	23	\$ 25,734
19	Receivables fr a broker for unsettled transactions	1	\$ 373
20	F/V of all derivative instru. reportable as assets	2	\$ 72,866
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	4	\$ 1,091
99	Other	45	\$ 1,300,028

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 5,293
4	Nonrefundable loan fees received prior to closing	5	\$ 715
5	Deferred gains from sale/leaseback	1	\$ 4,361
7	Deferred gains from the sale of real estate	2	\$ 50
8	Negative equity investments in uncons service corp	1	\$ 55
11	The liability recorded for post-retirement benefit	31	\$ 168,308
13	Amounts payable under interest-rate-swap agreement	1	\$ 33,912
14	Unapplied loan payments received	6	\$ 1,649
15	Liability on loan servicing contracts	1	\$ 2,355
16	Recourse loan liability	4	\$ 419,870
17	Noninterest-bearing payables to Hold Co/Affiliates	8	\$ 1,070,196
18	Litigation reserves	2	\$ 143
20	F/V of all derivative instru. reportable as liab.	3	\$ 102,002
21	Liabilities for credit losses on OBS credit exposures	3	\$ 204
99	Other	76	\$ 6,368,848

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 2,793,205</b>	<b>\$ 3,961,657</b>	<b>\$ 8,328,701</b>	<b>\$ 8,704,990</b>	<b>\$ 9,082,118</b>
Deposits and Investment Securities	SO115	\$ 86,831	\$ 144,410	\$ 322,795	\$ 320,385	\$ 348,304
Mortgage-Backed Securities	SO125	\$ 336,136	\$ 368,733	\$ 708,072	\$ 708,196	\$ 684,247
Mortgage Loans	SO141	\$ 926,592	\$ 2,170,199	\$ 5,585,821	\$ 5,982,793	\$ 6,417,970
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 3,554	\$ 9,210	\$ 45,930	\$ 48,543	\$ 59,840
Nonmortgage Loans - Total	SUB0950	\$ 1,217,225	\$ 1,085,731	\$ 1,433,281	\$ 1,435,786	\$ 1,367,090
Commercial Loans and Leases	SO160	\$ 428,879	\$ 357,508	\$ 389,477	\$ 431,879	\$ 440,884
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 22,838	\$ 21,758	\$ 17,144	\$ 17,610	\$ 16,900
Consumer Loans and Leases	SO171	\$ 788,346	\$ 728,223	\$ 1,043,804	\$ 1,003,907	\$ 926,206
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 200,029	\$ 161,616	\$ 215,658	\$ 191,677	\$ 187,767
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 1,986</b>	<b>\$ 40,024</b>	<b>\$ 83,176</b>	<b>\$ 71,242</b>	<b>\$ 55,515</b>
Federal Home Loan Bank Stock	SO181	\$ 1,984	\$ 40,021	\$ 83,173	\$ 71,234	\$ 55,184
Other	SO185	\$ 2	\$ 3	\$ 3	\$ 8	\$ 331
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 953,537</b>	<b>\$ 1,471,679</b>	<b>\$ 3,401,676</b>	<b>\$ 4,118,068</b>	<b>\$ 4,837,300</b>
Deposits	SO215	\$ 522,844	\$ 637,752	\$ 1,846,229	\$ 2,150,876	\$ 2,449,157
Escrows	SO225	\$ 74	\$ 1,151	\$ 2,311	\$ 2,481	\$ 2,895
Advances from FHLBank	SO230	\$ 178,944	\$ 454,311	\$ 991,762	\$ 1,201,898	\$ 1,349,912
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 454	\$ 454	\$ 107,043	\$ 109,223	\$ 111,586
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 251,253	\$ 378,052	\$ 454,359	\$ 653,724	\$ 924,018
Capitalized Interest	SO271	\$ 32	\$ 41	\$ 28	\$ 134	\$ 268
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 1,841,654</b>	<b>\$ 2,530,002</b>	<b>\$ 5,010,201</b>	<b>\$ 4,658,164</b>	<b>\$ 4,300,333</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,117,313	\$ 4,441,420	\$ 9,488,557	\$ 5,167,045	\$ 3,279,516
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$- 1,275,659</b>	<b>\$- 1,911,418</b>	<b>\$- 4,478,356</b>	<b>\$- 508,881</b>	<b>\$ 1,020,817</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 247,057</b>	<b>\$ 868,195</b>	<b>\$ 2,163,790</b>	<b>\$ 3,443,788</b>	<b>\$ 2,729,579</b>
Mortgage Loan Servicing Fees	SO410	\$ 165,977	\$ 268,855	\$ 686,451	\$ 694,082	\$ 672,239
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 832,720	\$- 548,010	\$ 254,885	\$- 804,552	\$- 842,729

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 1,282,496	\$ 1,520,277	\$ 2,683,768	\$ 2,588,934	\$ 2,771,053
Net Income (Loss) from Other - Total	SUB0451	\$- 296,745	\$- 559,078	\$- 1,807,522	\$ 800,314	\$- 973,421
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 140,956	\$- 66,459	\$- 403,803	\$ 288,574	\$- 154,282
Operations & Sale of Repossessed Assets	SO461	\$- 3,326	\$- 32,778	\$- 57,397	\$- 61,350	\$- 82,292
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 113,209	\$- 80,609	\$- 43,110	\$- 29,679	\$- 244,391
Sale of Securities Held-to-Maturity	SO467	\$ 522	\$ 11	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 4,390	\$- 3,364	\$- 28,523	\$ 1,412	\$- 117,370
Sale of Other Assets Held for Investment	SO477	\$- 5,669	\$- 4,097	\$ 5,195	\$ 95,175	\$ 528
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 320,409	\$- 371,782	\$- 1,279,884	\$ 506,182	\$- 375,614
Other Noninterest Income	SO488	\$- 71,951	\$ 186,151	\$ 346,208	\$ 165,010	\$ 1,102,437
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 1,747,276</b>	<b>\$ 2,816,428</b>	<b>\$ 5,015,608</b>	<b>\$ 4,643,848</b>	<b>\$ 9,905,833</b>
All Personnel Compensation and Expense	SO510	\$ 336,710	\$ 600,432	\$ 1,585,489	\$ 1,597,136	\$ 1,522,846
Legal Expense	SO520	\$ 9,407	\$ 15,387	\$ 33,787	\$ 20,880	\$ 29,610
Office Occupancy and Equipment Expense	SO530	\$ 124,687	\$ 208,681	\$ 624,663	\$ 546,255	\$ 598,428
Marketing and Other Professional Services	SO540	\$ 446,648	\$ 507,249	\$ 608,070	\$ 549,612	\$ 636,946
Loan Servicing Fees	SO550	\$ 65,143	\$ 59,409	\$ 202,162	\$ 254,011	\$ 181,504
Goodwill and Other Intangibles Expense	SO560	\$ 31,869	\$ 106,347	\$ 73,551	\$ 69,855	\$ 5,116,145
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 3,284	\$ 109,294	\$ 192,231	\$ 129,196	\$ 72,097
Other Noninterest Expense	SO580	\$ 736,096	\$ 1,209,629	\$ 1,695,655	\$ 1,476,903	\$ 1,748,257
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 2,775,878</b>	<b>\$- 3,859,651</b>	<b>\$- 7,330,174</b>	<b>\$- 1,708,941</b>	<b>\$- 6,155,437</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 19,625</b>	<b>\$- 344,902</b>	<b>\$- 2,657,958</b>	<b>\$- 631,548</b>	<b>\$- 712,849</b>



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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 60,961	\$- 430,214	\$- 2,386,609	\$- 604,629	\$- 607,911
State, Local & Other	SO720	\$ 41,336	\$ 85,312	\$- 271,349	\$- 26,919	\$- 104,938
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 2,756,253</b>	<b>\$- 3,514,749</b>	<b>\$- 4,672,216</b>	<b>\$- 1,077,393</b>	<b>\$- 5,442,588</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 2,756,253</b>	<b>\$- 3,514,749</b>	<b>\$- 4,672,216</b>	<b>\$- 1,077,393</b>	<b>\$- 5,442,588</b>

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## Other Codes As of Dec 2008

### Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 210
4	Net income(loss) from leasing or subleasing space	18	\$ 143
5	Net income(loss) from real estate held for invest	2	\$ 229
6	Net income(loss)-equity invest in uncons sub org	2	\$- 141
7	Net income(loss) from leased property	4	\$ 998
9	Net income from data processing lease/services	1	\$ 40
11	Adjustments to prior periods	1	\$- 76
14	Interest Income from CNFIs reported on SC655	2	\$- 2,415
15	Income from corporate-owned life insurance	25	\$ 2,223
99	Other	62	\$- 85,259

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	31	\$ 11,437
2	OTS assessments	10	\$ 1,413
6	Supervisory examination fees	7	\$ 172
7	Office supplies, printing, and postage	48	\$ 14,940
8	Telephone, including data lines	13	\$ 1,025
9	Loan origination expense	11	\$ 476
10	ATM expense	7	\$ 1,029
11	Adjustments to prior periods	1	\$ 87
13	Misc taxes other than income & real estate	1	\$ 163
15	Foreclosure expenses	2	\$ 10,589
16	Web site expenses	1	\$ 79
17	Charitable contributions	6	\$ 190
99	Other	63	\$ 652,712

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Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 13,290,956</b>	<b>\$ 11,203,069</b>	<b>\$ 17,033,691</b>	<b>\$ 8,704,990</b>	<b>\$ 39,938,047</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 461,805	\$ 425,524	\$ 643,180	\$ 320,385	\$ 2,219,344
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,220,888	\$ 888,380	\$ 1,416,268	\$ 708,196	\$ 2,333,561
YTD - Mortgage Loans	Y_SO141	\$ 6,374,897	\$ 6,075,916	\$ 11,568,614	\$ 5,982,793	\$ 28,847,946
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 47,981	\$ 51,830	\$ 94,473	\$ 48,543	\$ 501,442
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,524,014	\$ 1,102,826	\$ 821,356	\$ 431,879	\$ 1,645,165
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 78,894	\$ 56,387	\$ 34,754	\$ 17,610	\$ 59,884
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,004,607	\$ 2,224,343	\$ 2,047,711	\$ 1,003,907	\$ 3,616,288
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 577,870	\$ 377,863	\$ 407,335	\$ 191,677	\$ 714,418
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 97,906</b>	<b>\$ 100,389</b>	<b>\$ 154,418</b>	<b>\$ 71,242</b>	<b>\$ 245,351</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 97,900	\$ 100,385	\$ 154,407	\$ 71,234	\$ 239,126
YTD - Other	Y_SO185	\$ 6	\$ 4	\$ 11	\$ 8	\$ 6,225
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 4,734,642</b>	<b>\$ 4,164,601</b>	<b>\$ 7,519,744</b>	<b>\$ 4,118,068</b>	<b>\$ 21,844,688</b>
YTD - Deposits	Y_SO215	\$ 1,999,823	\$ 1,786,527	\$ 3,997,105	\$ 2,150,876	\$ 12,305,719
YTD - Escrows	Y_SO225	\$ 2,805	\$ 2,738	\$ 4,792	\$ 2,481	\$ 10,418
YTD - Advances from FHLBank	Y_SO230	\$ 1,325,438	\$ 1,217,413	\$ 2,193,660	\$ 1,201,898	\$ 4,504,075
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 1,806	\$ 1,352	\$ 216,266	\$ 109,223	\$ 475,229
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,405,005	\$ 1,156,774	\$ 1,108,083	\$ 653,724	\$ 4,549,552
YTD - Capitalized Interest	Y_SO271	\$ 235	\$ 203	\$ 162	\$ 134	\$ 306
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 8,654,220</b>	<b>\$ 7,138,857</b>	<b>\$ 9,668,365</b>	<b>\$ 4,658,164</b>	<b>\$ 18,338,711</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 11,490,675	\$ 9,225,396	\$ 14,655,602	\$ 5,167,045	\$ 6,310,916
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$- 2,836,455</b>	<b>\$- 2,086,539</b>	<b>\$- 4,987,237</b>	<b>\$- 508,881</b>	<b>\$ 12,027,796</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 4,640,111</b>	<b>\$ 4,488,341</b>	<b>\$ 5,607,578</b>	<b>\$ 3,443,788</b>	<b>\$ 13,961,312</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 606,203	\$ 444,671	\$ 1,380,533	\$ 694,082	\$ 2,723,983
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,337,013	\$- 505,852	\$- 549,667	\$- 804,552	\$- 1,905,301

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 5,946,924	\$ 4,704,186	\$ 5,272,702	\$ 2,588,934	\$ 10,238,817
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 624,325	\$- 346,701	\$- 1,007,208	\$ 800,314	\$- 643,731
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 298,191	\$ 161,507	\$- 115,229	\$ 288,574	\$ 693,606
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 45,968	\$- 71,425	\$- 118,747	\$- 61,350	\$- 177,085
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 196,293	\$- 84,176	\$- 72,789	\$- 29,679	\$- 452,679
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 533	\$ 11	\$ 0	\$ 0	\$- 6
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,387	\$- 2,003	\$- 27,111	\$ 1,412	\$- 10,905
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,141	\$ 11,577	\$ 100,370	\$ 95,175	\$ 45,756
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 682,601	\$- 362,192	\$- 773,702	\$ 506,182	\$- 742,418
YTD - Other Noninterest Income	Y_SO488	\$ 45,607	\$ 192,037	\$ 511,218	\$ 165,010	\$ 3,547,545
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 8,526,904</b>	<b>\$ 7,130,886</b>	<b>\$ 9,659,456</b>	<b>\$ 4,643,848</b>	<b>\$ 24,221,791</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,758,912	\$ 1,579,659	\$ 3,182,625	\$ 1,597,136	\$ 6,460,714
YTD - Legal Expense	Y_SO520	\$ 34,809	\$ 30,865	\$ 54,667	\$ 20,880	\$ 89,129
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 579,633	\$ 503,176	\$ 1,170,918	\$ 546,255	\$ 2,157,010
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,819,620	\$ 1,388,824	\$ 1,157,682	\$ 549,612	\$ 2,263,739
YTD - Loan Servicing Fees	Y_SO550	\$ 483,073	\$ 417,930	\$ 456,173	\$ 254,011	\$ 524,457
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 177,414	\$ 148,695	\$ 143,406	\$ 69,855	\$ 5,440,176
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 88,953	\$ 165,668	\$ 321,427	\$ 129,196	\$ 141,299
YTD - Other Noninterest Expense	Y_SO580	\$ 3,584,490	\$ 2,896,069	\$ 3,172,558	\$ 1,476,903	\$ 7,145,268
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 6,723,248</b>	<b>\$- 4,729,084</b>	<b>\$- 9,039,115</b>	<b>\$- 1,708,941</b>	<b>\$ 1,767,317</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 450,020</b>	<b>\$- 504,007</b>	<b>\$- 3,289,506</b>	<b>\$- 631,548</b>	<b>\$ 2,050,155</b>
YTD - Federal	Y_SO710	\$- 591,449	\$- 636,699	\$- 2,991,238	\$- 604,629	\$ 1,815,627
YTD - State, Local, and Other	Y_SO720	\$ 141,429	\$ 132,692	\$- 298,268	\$- 26,919	\$ 234,528
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 6,273,228</b>	<b>\$- 4,225,077</b>	<b>\$- 5,749,609</b>	<b>\$- 1,077,393</b>	<b>\$- 282,839</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 136</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 6,273,228</b>	<b>\$- 4,225,077</b>	<b>\$- 5,749,609</b>	<b>\$- 1,077,393</b>	<b>\$- 282,703</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 7,932,514</b>	<b>\$ 5,959,199</b>	<b>\$ 8,381,632</b>	<b>\$ 5,582,952</b>	<b>\$ 3,697,764</b>
Net Provision for Loss	VA115	\$ 3,103,144	\$ 4,021,041	\$ 9,208,540	\$ 5,048,693	\$ 3,211,830
Transfers	VA125	\$- 1,341,236	\$- 117,457	\$- 161,801	\$- 128,749	\$- 3,736
Recoveries	VA135	\$ 79,763	\$ 84,510	\$ 106,340	\$ 70,829	\$ 245,218
Adjustments	VA145	\$- 3,228,452	\$ 208,681	\$- 28,755	\$ 56,860	\$- 63,372
Charge-offs	VA155	\$ 1,700,367	\$ 1,651,987	\$ 3,135,270	\$ 2,227,396	\$ 1,504,751
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 4,845,366</b>	<b>\$ 8,503,987</b>	<b>\$ 14,370,686</b>	<b>\$ 8,403,189</b>	<b>\$ 5,582,953</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 793,022</b>	<b>\$ 731,208</b>	<b>\$ 449,866</b>	<b>\$ 171,403</b>	<b>\$ 78,177</b>
Net Provision for Loss	VA118	\$ 10,885	\$ 529,673	\$ 472,248	\$ 247,548	\$ 139,783
Transfers	VA128	\$ 1,341,236	\$ 117,457	\$ 161,801	\$ 128,749	\$ 3,736
Adjustments	VA148	\$- 336,968	\$- 3,352	\$- 2,670	\$- 747	\$ 7,580
Charge-offs	VA158	\$ 57,309	\$ 262,236	\$ 301,591	\$ 123,309	\$ 57,873
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 1,750,866</b>	<b>\$ 1,112,750</b>	<b>\$ 779,654</b>	<b>\$ 423,644</b>	<b>\$ 171,402</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 8,725,536</b>	<b>\$ 6,690,407</b>	<b>\$ 8,831,498</b>	<b>\$ 5,754,355</b>	<b>\$ 3,775,940</b>
Net Provision for Loss	VA120	\$ 3,114,029	\$ 4,550,714	\$ 9,680,788	\$ 5,296,241	\$ 3,351,613
Recoveries	VA140	\$ 79,763	\$ 84,510	\$ 106,340	\$ 70,829	\$ 245,218
Adjustments	VA150	\$- 3,565,420	\$ 205,329	\$- 31,425	\$ 56,113	\$- 55,792
Charge-offs	VA160	\$ 1,757,676	\$ 1,914,223	\$ 3,436,861	\$ 2,350,705	\$ 1,562,624
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 6,596,232</b>	<b>\$ 9,616,737</b>	<b>\$ 15,150,340</b>	<b>\$ 8,826,833</b>	<b>\$ 5,754,355</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 1,700,367</b>	<b>\$ 1,651,987</b>	<b>\$ 3,135,270</b>	<b>\$ 2,227,396</b>	<b>\$ 1,504,751</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 427,001</b>	<b>\$ 353,809</b>	<b>\$ 2,412</b>	<b>\$ 70</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 271,634</b>	<b>\$ 360,801</b>	<b>\$ 2,233,587</b>	<b>\$ 1,386,631</b>	<b>\$ 740,674</b>
Construction - Total	SUB2030	\$ 7,869	\$ 52,676	\$ 31,002	\$ 65,310	\$ 38,003
1-4 Dwelling Units	VA420	\$ 7,742	\$ 51,435	\$ 16,106	\$ 64,654	\$ 37,322
Multifamily (5 or more) Dwelling Units	VA430	\$ 127	\$ 11	\$ 14,890	\$ 656	\$ 450
Nonresidential Property	VA440	\$ 0	\$ 1,230	\$ 6	\$ 0	\$ 231
Permanent - Total	SUB2041	\$ 263,765	\$ 308,125	\$ 2,202,585	\$ 1,321,321	\$ 702,671
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 48,447	\$ 46,493	\$ 677,296	\$ 439,927	\$ 216,409
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 130,773	\$ 216,539	\$ 1,302,423	\$ 649,727	\$ 340,239
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 78,685	\$ 7,683	\$ 197,123	\$ 188,828	\$ 126,835
Multifamily (5 or more) Dwelling Units	VA470	\$ 256	\$ 104	\$ 3,448	\$ 4,296	\$ 4,441
Nonresidential Property (Except Land)	VA480	\$ 83	\$ 13	\$ 1,127	\$ 1,273	\$ 1,004

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 5,521	\$ 37,293	\$ 21,168	\$ 37,270	\$ 13,743
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 985,037</b>	<b>\$ 789,065</b>	<b>\$ 889,696</b>	<b>\$ 836,519</b>	<b>\$ 757,064</b>
Commercial Loans	VA520	\$ 421,563	\$ 271,044	\$ 267,995	\$ 227,816	\$ 178,327
Consumer Loans - Total	SUB2061	\$ 563,474	\$ 518,021	\$ 621,701	\$ 608,703	\$ 578,737
Loans on Deposits	VA510	\$ 2	\$ 2	\$ 6	\$ 45	\$ 61
Home Improvement Loans	VA516	\$ 1,491	\$ 1,335	\$ 10,991	\$ 6,334	\$ 2,152
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 7	\$ 8
Auto Loans	VA540	\$ 1,685	\$ 650	\$ 245	\$ 271	\$ 331
Mobile Home Loans	VA550	\$ 8	\$ 14	\$ 43	\$ 16	\$ 185
Credit Cards	VA556	\$ 457,018	\$ 417,600	\$ 510,535	\$ 522,026	\$ 506,345
Other	VA560	\$ 103,270	\$ 98,420	\$ 99,881	\$ 80,004	\$ 69,655
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 16,208</b>	<b>\$ 8,694</b>	<b>\$ 8,039</b>	<b>\$ 4,031</b>	<b>\$ 6,810</b>
Real Estate - Construction	VA605	\$ 503	\$ 1,723	\$ 2,362	\$ 1,377	\$ 395
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,483	\$ 2,325	\$ 195	\$ 290	\$ 4,785
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 4	\$ 25	\$ 0	\$ 145
Real Estate - Nonresidential (Except Land)	VA625	\$ 149	\$ 0	\$ 168	\$ 15	\$ 0
Real Estate - Land	VA628	\$ 1,534	\$ 516	\$ 2,272	\$ 56	\$ 54
Other Reposessed Assets	VA630	\$ 11,539	\$ 4,126	\$ 3,017	\$ 2,293	\$ 1,431
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 487</b>	<b>\$ 139,618</b>	<b>\$ 1,536</b>	<b>\$ 145</b>	<b>\$ 203</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 79,763</b>	<b>\$ 84,510</b>	<b>\$ 106,340</b>	<b>\$ 70,829</b>	<b>\$ 245,218</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 4,519</b>	<b>\$ 7,714</b>	<b>\$ 24,811</b>	<b>\$ 13,161</b>	<b>\$ 17,209</b>
Construction - Total	SUB2130	\$ 51	\$ 1,027	\$ 672	\$ 292	\$ 2,273
1-4 Dwelling Units	VA421	\$ 50	\$ 1,024	\$ 672	\$ 188	\$ 2,273
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 1	\$ 3	\$ 0	\$ 104	\$ 0
Permanent - Total	SUB2141	\$ 4,468	\$ 6,687	\$ 24,139	\$ 12,869	\$ 14,936
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,126	\$ 431	\$ 11,178	\$ 6,172	\$ 4,954
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,890	\$ 5,643	\$ 3,681	\$ 2,687	\$ 6,555
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 301	\$ 551	\$ 8,336	\$ 3,701	\$ 1,553
Multifamily (5 or more) Dwelling Units	VA471	\$ 92	\$ 60	\$ 45	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 42	\$ 0	\$ 800	\$ 309	\$ 1,873
Land	VA491	\$ 17	\$ 2	\$ 99	\$ 0	\$ 1
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 75,165</b>	<b>\$ 76,746</b>	<b>\$ 81,474</b>	<b>\$ 57,619</b>	<b>\$ 227,945</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 29,312	\$ 15,636	\$ 21,932	\$ 16,125	\$ 14,481
Consumer Loans - Total	SUB2161	\$ 45,853	\$ 61,110	\$ 59,542	\$ 41,494	\$ 213,464
Loans on Deposits	VA511	\$ 1	\$ 1	\$ 3	\$ 44	\$ 12
Home Improvement Loans	VA517	\$ 105	\$ 0	\$ 2,399	\$ 973	\$ 443
Education Loans	VA531	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Auto Loans	VA541	\$ 182	\$ 115	\$ 166	\$ 201	\$ 134
Mobile Home Loans	VA551	\$ 13	\$ 56	\$ 62	\$ 40	\$ 123
Credit Cards	VA557	\$ 36,945	\$ 50,956	\$ 49,244	\$ 34,105	\$ 204,245
Other	VA561	\$ 8,607	\$ 9,982	\$ 7,667	\$ 6,131	\$ 8,507
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 79</b>	<b>\$ 50</b>	<b>\$ 55</b>	<b>\$ 49</b>	<b>\$ 64</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 1,352,121</b>	<b>\$ 647,132</b>	<b>\$ 634,048</b>	<b>\$ 376,299</b>	<b>\$ 143,521</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 5,563</b>	<b>\$ 9</b>	<b>\$ 504</b>	<b>\$ 15</b>	<b>\$ 20</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 1,344,155</b>	<b>\$ 499,794</b>	<b>\$ 425,575</b>	<b>\$ 258,370</b>	<b>\$ 83,656</b>
Construction - Total	SUB2230	\$ 72,184	\$ 78,452	\$ 61,511	\$ 52,032	\$ 14,910
1-4 Dwelling Units	VA422	\$ 71,059	\$ 58,901	\$ 49,315	\$ 46,277	\$ 8,976
Multifamily (5 or more) Dwelling Units	VA432	\$ 707	\$ 18,973	\$ 10,131	\$ 5,755	\$ 5,934
Nonresidential Property	VA442	\$ 418	\$ 578	\$ 2,065	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,271,971	\$ 421,342	\$ 364,064	\$ 206,338	\$ 68,746
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 207,946	\$ 11,607	\$ 7,230	\$ 2,810	\$ 2,437
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,022,405	\$ 361,176	\$ 315,510	\$ 175,387	\$ 52,201
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 122	\$ 120	\$ 1,185	\$ 1,355	\$ 93
Multifamily (5 or more) Dwelling Units	VA472	\$ 4,064	\$ 6,870	\$ 3,898	\$ 296	\$ 683
Nonresidential Property (Except Land)	VA482	\$ 750	\$- 34	\$ 1,738	\$ 0	\$ 50
Land	VA492	\$ 36,684	\$ 41,603	\$ 34,503	\$ 26,490	\$ 13,282
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 5,461</b>	<b>\$ 5,468</b>	<b>\$ 20,756</b>	<b>\$ 1,914</b>	<b>\$- 7,170</b>
Commercial Loans	VA522	\$ 5,471	\$ 4,464	\$ 19,885	\$ 1,177	\$- 7,284
Consumer Loans - Total	SUB2261	\$- 10	\$ 1,004	\$ 871	\$ 737	\$ 114
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 128	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 16	\$ 740	\$ 36	\$ 3	\$- 36
Mobile Home Loans	VA552	\$- 398	\$ 0	\$ 419	\$ 502	\$ 0
Credit Cards	VA558	\$ 6	\$ 0	\$ 0	\$ 6	\$ 12

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 366	\$ 136	\$ 416	\$ 226	\$ 138
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$- 3,140</b>	<b>\$ 133,689</b>	<b>\$ 175,665</b>	<b>\$ 115,994</b>	<b>\$ 66,938</b>
Real Estate - Construction	VA606	\$ 1,708	\$ 1,435	\$ 3,604	\$ 1,810	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 9,691	\$ 98,917	\$ 171,973	\$ 114,118	\$ 66,607
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 3,024	\$ 11	\$ 66	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 3,707	\$ 14,239	\$ 75	\$ 0	\$ 331
Real Estate - Land	VA629	\$ 1,136	\$ 16,074	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 8,053</b>	<b>\$ 11,454</b>	<b>\$- 9</b>	<b>\$- 10</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 82</b>	<b>\$ 119</b>	<b>\$ 94</b>	<b>\$ 15</b>	<b>\$ 87</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 2,972,725</b>	<b>\$ 2,214,609</b>	<b>\$ 3,662,978</b>	<b>\$ 2,532,866</b>	<b>\$ 1,403,054</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 5,563</b>	<b>\$ 9</b>	<b>\$ 504</b>	<b>\$ 15</b>	<b>\$ 20</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 427,001</b>	<b>\$ 353,809</b>	<b>\$ 2,412</b>	<b>\$ 70</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 1,611,270</b>	<b>\$ 852,881</b>	<b>\$ 2,634,351</b>	<b>\$ 1,631,840</b>	<b>\$ 807,121</b>
Construction - Total	SUB2330	\$ 80,002	\$ 130,101	\$ 91,841	\$ 117,050	\$ 50,640
1-4 Dwelling Units	VA425	\$ 78,751	\$ 109,312	\$ 64,749	\$ 110,743	\$ 44,025
Multifamily (5 or more) Dwelling Units	VA435	\$ 834	\$ 18,984	\$ 25,021	\$ 6,411	\$ 6,384
Nonresidential Property	VA445	\$ 417	\$ 1,805	\$ 2,071	\$- 104	\$ 231
Permanent - Total	SUB2341	\$ 1,531,268	\$ 722,780	\$ 2,542,510	\$ 1,514,790	\$ 756,481
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 255,267	\$ 57,669	\$ 673,348	\$ 436,565	\$ 213,892
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,150,288	\$ 572,072	\$ 1,614,252	\$ 822,427	\$ 385,885
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 78,506	\$ 7,252	\$ 189,972	\$ 186,482	\$ 125,375
Multifamily (5 or more) Dwelling Units	VA475	\$ 4,228	\$ 6,914	\$ 7,301	\$ 4,592	\$ 5,124
Nonresidential Property (Except Land)	VA485	\$ 791	\$- 21	\$ 2,065	\$ 964	\$- 819
Land	VA495	\$ 42,188	\$ 78,894	\$ 55,572	\$ 63,760	\$ 27,024
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 915,333</b>	<b>\$ 717,787</b>	<b>\$ 828,978</b>	<b>\$ 780,814</b>	<b>\$ 521,949</b>
Commercial Loans	VA525	\$ 397,722	\$ 259,872	\$ 265,948	\$ 212,868	\$ 156,562
Consumer Loans - Total	SUB2361	\$ 517,611	\$ 457,915	\$ 563,030	\$ 567,946	\$ 365,387
Loans on Deposits	VA515	\$ 1	\$ 1	\$ 3	\$ 1	\$ 49
Home Improvement Loans	VA519	\$ 1,386	\$ 1,463	\$ 8,592	\$ 5,361	\$ 1,709
Education Loans	VA535	\$ 0	\$ 0	\$- 1	\$ 7	\$ 8
Auto Loans	VA545	\$ 1,519	\$ 1,275	\$ 115	\$ 73	\$ 161
Mobile Home Loans	VA555	\$- 403	\$- 42	\$ 400	\$ 478	\$ 62



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Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 420,079	\$ 366,644	\$ 461,291	\$ 487,927	\$ 302,112
Other	VA565	\$ 95,029	\$ 88,574	\$ 92,630	\$ 74,099	\$ 61,286
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 13,068</b>	<b>\$ 142,383</b>	<b>\$ 183,704</b>	<b>\$ 120,025</b>	<b>\$ 73,748</b>
Real Estate - Construction	VA607	\$ 2,211	\$ 3,158	\$ 5,966	\$ 3,187	\$ 395
Real Estate - 1-4 Dwelling Units	VA615	\$- 7,208	\$ 101,242	\$ 172,168	\$ 114,408	\$ 71,392
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 3,028	\$ 36	\$ 66	\$ 145
Real Estate - Nonresidential (Except Land)	VA627	\$ 3,856	\$ 14,239	\$ 243	\$ 15	\$ 331
Real Estate - Land	VA631	\$ 2,670	\$ 16,590	\$ 2,272	\$ 56	\$ 54
Other Reposessed Assets	VA633	\$ 11,539	\$ 4,126	\$ 3,019	\$ 2,293	\$ 1,431
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 8,053</b>	<b>\$ 11,454</b>	<b>\$- 9</b>	<b>\$- 10</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 490</b>	<b>\$ 139,687</b>	<b>\$ 1,575</b>	<b>\$ 111</b>	<b>\$ 226</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 1,322,474</b>	<b>\$ 1,856,182</b>	<b>\$ 3,247,294</b>	<b>\$ 2,019,071</b>	<b>\$ 1,269,300</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 1,698,373</b>	<b>\$ 2,477,783</b>	<b>\$ 3,760,970</b>	<b>\$ 2,697,804</b>	<b>\$ 2,044,635</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 545,835</b>	<b>\$ 936,126</b>	<b>\$ 1,572,011</b>	<b>\$ 1,302,406</b>	<b>\$ 833,969</b>
Construction	VA951	\$ 29,898	\$ 29,175	\$ 53,674	\$ 50,374	\$ 8,667
Permanent - 1-4 Dwelling Units	VA952	\$ 480,268	\$ 893,108	\$ 1,485,051	\$ 1,219,834	\$ 822,327
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 4,521	\$ 800	\$ 8,253	\$ 2,090	\$ 1,390
Permanent - Nonresidential (Except Land)	VA954	\$ 5,012	\$ 0	\$ 1,047	\$ 1,474	\$ 882
Permanent - Land	VA955	\$ 26,136	\$ 13,043	\$ 23,986	\$ 28,634	\$ 703
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,395,699</b>	<b>\$ 2,281,725</b>	<b>\$ 4,541,261</b>	<b>\$ 4,471,606</b>	<b>\$ 4,058,543</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 11,568,884</b>	<b>\$ 11,272,058</b>	<b>\$ 22,792,386</b>	<b>\$ 18,195,723</b>	<b>\$ 13,340,079</b>
Substandard	VA965	\$ 11,536,697	\$ 11,240,414	\$ 22,595,370	\$ 18,114,247	\$ 13,242,348
Doubtful	VA970	\$ 32,147	\$ 31,621	\$ 196,897	\$ 81,476	\$ 97,731
Loss	VA975	\$ 40	\$ 23	\$ 119	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 26,859,579	\$ 0	\$ 59,149	\$ 61,568	\$ 78,144
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 17,418,660	\$ 0	\$ 45,992	\$ 48,350	\$ 59,292
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 14,465,543</b>	<b>\$ 15,422,607</b>	<b>\$ 28,962,625</b>	<b>\$ 24,545,134</b>	<b>\$ 19,701,770</b>
Mortgages - Total	SUB2421	\$ 12,030,042	\$ 13,647,919	\$ 26,593,110	\$ 22,483,861	\$ 17,852,898
Construction and Land Loans	SUB2430	\$ 1,422,817	\$ 1,846,450	\$ 1,919,449	\$ 1,637,433	\$ 1,235,538
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 10,474,169	\$ 11,685,292	\$ 24,307,174	\$ 20,496,050	\$ 16,375,577
Permanent Loans Secured by All Other Property	SUB2450	\$ 471,388	\$ 540,860	\$ 756,879	\$ 609,208	\$ 572,049
Nonmortgages - Total	SUB2461	\$ 2,435,501	\$ 1,774,688	\$ 2,369,515	\$ 2,061,273	\$ 1,848,872
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 10,389,686</b>	<b>\$ 6,339,662</b>	<b>\$ 11,020,173</b>	<b>\$ 10,549,029</b>	<b>\$ 9,478,887</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 6,273,329</b>	<b>\$ 5,909,497</b>	<b>\$ 10,235,846</b>	<b>\$ 9,900,665</b>	<b>\$ 8,875,485</b>
Mortgage Loans - Total	SUB2481	\$ 5,071,757	\$ 4,956,342	\$ 9,020,966	\$ 8,790,590	\$ 7,853,574
Construction	PD115	\$ 256,815	\$ 300,813	\$ 236,156	\$ 335,488	\$ 233,279
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 136,488	\$ 117,559	\$ 940,558	\$ 1,060,758	\$ 902,383
Secured by First Liens	PD123	\$ 4,438,247	\$ 4,328,611	\$ 7,415,920	\$ 6,936,013	\$ 6,353,005
Secured by Junior Liens	PD124	\$ 36,433	\$ 43,447	\$ 213,511	\$ 229,762	\$ 232,159
Multifamily (5 or more) Dwelling Units	PD125	\$ 28,567	\$ 34,367	\$ 78,101	\$ 114,927	\$ 61,641
Nonresidential Property (Except Land)	PD135	\$ 54,548	\$ 41,390	\$ 42,151	\$ 38,969	\$ 26,332
Land	PD138	\$ 120,659	\$ 90,155	\$ 94,569	\$ 74,673	\$ 44,775
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 441,897	\$ 274,592	\$ 304,857	\$ 327,971	\$ 284,898
Consumer Loans - Total	SUB2511	\$ 759,675	\$ 678,563	\$ 910,023	\$ 782,104	\$ 737,013
Loans on Deposits	PD161	\$ 329	\$ 386	\$ 612	\$ 1,000	\$ 1,553
Home Improvement Loans	PD163	\$ 3,474	\$ 2,434	\$ 20,071	\$ 20,111	\$ 867
Education Loans	PD165	\$ 125	\$ 100	\$ 171	\$ 157	\$ 100
Auto Loans	PD167	\$ 6,513	\$ 6,053	\$ 3,889	\$ 3,911	\$ 4,561
Mobile Home Loans	PD169	\$ 2,996	\$ 1,778	\$ 1,658	\$ 1,671	\$ 1,496
Credit Cards	PD171	\$ 635,409	\$ 563,597	\$ 793,336	\$ 628,444	\$ 604,729
Other	PD180	\$ 110,829	\$ 104,215	\$ 90,286	\$ 126,810	\$ 123,707
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 167,198	\$ 155,466	\$ 107,333	\$ 140,494	\$ 20,924
Held for Sale Included in PD115:PD180	PD192	\$ 29,792	\$ 19,169	\$ 11,991	\$ 13,162	\$ 72,172

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 14,814	\$ 8,015	\$ 45,637	\$ 45,729	\$ 58,767
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 5,361	\$ 4,500	\$ 30,544	\$ 32,232	\$ 45,008
Rebooked GNMA's Incl in PD195	PD197	\$ 901	\$ 1,263	\$ 2,487	\$ 2,524	\$ 2,108
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 4,116,357</b>	<b>\$ 430,165</b>	<b>\$ 784,327</b>	<b>\$ 648,364</b>	<b>\$ 603,402</b>
Mortgage Loans - Total	SUB2491	\$ 3,539,558	\$ 52,450	\$ 102,861	\$ 108,220	\$ 117,334
Construction	PD215	\$ 106,517	\$ 33,805	\$ 20,305	\$ 8,295	\$ 8,114
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 76,433	\$ 2,052	\$ 9,140	\$ 12,919	\$ 15,480
Secured by First Liens	PD223	\$ 3,346,938	\$ 14,679	\$ 71,073	\$ 85,875	\$ 93,518
Secured by Junior Liens	PD224	\$ 1,000	\$ 0	\$ 762	\$ 338	\$ 45
Multifamily (5 or more) Dwelling Units	PD225	\$ 5,668	\$ 0	\$ 1,508	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,733	\$ 702	\$ 0	\$ 513	\$ 177
Land	PD238	\$ 1,269	\$ 1,212	\$ 73	\$ 280	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 408,992	\$ 226,820	\$ 235,600	\$ 200,266	\$ 162,076
Consumer Loans - Total	SUB2521	\$ 167,807	\$ 150,895	\$ 445,866	\$ 339,878	\$ 323,992
Loans on Deposits	PD261	\$ 78	\$ 2,456	\$ 27	\$ 22	\$ 87
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 67	\$ 49	\$ 13	\$ 88	\$ 30
Auto Loans	PD267	\$ 0	\$ 23	\$ 16	\$ 8	\$ 6
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 167,401	\$ 148,167	\$ 444,161	\$ 338,068	\$ 322,291
Other	PD280	\$ 261	\$ 200	\$ 1,649	\$ 1,692	\$ 1,578
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 70,440	\$ 53,451	\$ 33,483	\$ 35,965	\$ 41,346
Held for Sale Included in PD215:PD280	PD292	\$ 5,878	\$ 6,253	\$ 6,895	\$ 5,934	\$ 43,731
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 6,657	\$ 6,896	\$ 68,715	\$ 79,989	\$ 90,562
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 2,177	\$ 1,326	\$ 62,546	\$ 74,525	\$ 85,915
Rebooked GNMA's Incl in PD295	PD297	\$ 4,236	\$ 5,274	\$ 6,106	\$ 5,448	\$ 4,625
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 4,075,857</b>	<b>\$ 9,082,945</b>	<b>\$ 17,942,452</b>	<b>\$ 13,996,105</b>	<b>\$ 10,222,883</b>
Mortgage Loans - Total	SUB2501	\$ 3,418,727	\$ 8,639,127	\$ 17,469,283	\$ 13,585,051	\$ 9,881,990

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 721,153	\$ 1,087,149	\$ 1,272,596	\$ 1,034,820	\$ 663,879
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 46,436	\$ 99,727	\$ 1,511,951	\$ 1,105,173	\$ 814,952
Secured by First Liens	PD323	\$ 2,360,279	\$ 7,025,880	\$ 13,910,893	\$ 10,781,649	\$ 7,699,966
Secured by Junior Liens	PD324	\$ 31,915	\$ 53,337	\$ 233,366	\$ 283,563	\$ 264,069
Multifamily (5 or more) Dwelling Units	PD325	\$ 24,976	\$ 18,682	\$ 189,685	\$ 155,235	\$ 126,081
Nonresidential Property (Except Land)	PD335	\$ 17,564	\$ 21,036	\$ 55,042	\$ 40,734	\$ 27,552
Land	PD338	\$ 216,404	\$ 333,316	\$ 295,750	\$ 183,877	\$ 285,491
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 143,080	\$ 55,073	\$ 112,611	\$ 90,451	\$ 74,203
Consumer Loans - Total	SUB2531	\$ 514,050	\$ 388,745	\$ 360,558	\$ 320,603	\$ 266,690
Loans on Deposits	PD361	\$ 24	\$ 54	\$ 148	\$ 64	\$ 35
Home Improvement Loans	PD363	\$ 1,099	\$ 637	\$ 15,731	\$ 15,775	\$ 269
Education Loans	PD365	\$ 16	\$ 8	\$ 0	\$ 0	\$ 13
Auto Loans	PD367	\$ 1,708	\$ 1,193	\$ 1,156	\$ 982	\$ 1,097
Mobile Home Loans	PD369	\$ 4,909	\$ 4,307	\$ 1,557	\$ 1,568	\$ 1,059
Credit Cards	PD371	\$ 414,388	\$ 299,958	\$ 262,789	\$ 206,712	\$ 188,941
Other	PD380	\$ 91,906	\$ 82,588	\$ 79,177	\$ 95,502	\$ 75,276
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 571,809	\$ 1,802,950	\$ 2,952,235	\$ 1,499,057	\$ 691,832
Held for Sale Included in PD315:PD380	PD392	\$ 17,567	\$ 6,318	\$ 8,793	\$ 6,256	\$ 25,500
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 4,342	\$ 3,658	\$ 20,565	\$ 20,376	\$ 22,009
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 2,921	\$ 2,228	\$ 2,546	\$ 3,192	\$ 3,559
Rebooked GNMA's Incl in PD395	PD397	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 2,329,465</b>	<b>\$ 2,900,210</b>	<b>\$ 20,225,793</b>	<b>\$ 19,896,296</b>	<b>\$ 18,032,866</b>
90% up to 100% LTV	LD110	\$ 2,169,715	\$ 2,734,819	\$ 13,281,922	\$ 14,525,081	\$ 13,661,586
100% and greater LTV	LD120	\$ 159,750	\$ 165,391	\$ 6,943,871	\$ 5,371,215	\$ 4,371,280
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 450,322</b>	<b>\$ 558,605</b>	<b>\$ 5,907,024</b>	<b>\$ 4,344,289</b>	<b>\$ 2,999,022</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 383,238</b>	<b>\$ 213,301</b>	<b>\$ 1,145,551</b>	<b>\$ 1,100,001</b>	<b>\$ 860,327</b>

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 176,153	\$ 212,349	\$ 1,144,636	\$ 1,098,718	\$ 857,974
90% up to 100% LTV	LD210	\$ 166,349	\$ 202,485	\$ 819,616	\$ 852,623	\$ 664,128
100% and greater LTV	LD220	\$ 9,804	\$ 9,864	\$ 325,020	\$ 246,095	\$ 193,846
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 207,085	\$ 952	\$ 915	\$ 1,283	\$ 2,353
90% up to 100% LTV	LD230	\$ 189,923	\$ 952	\$ 701	\$ 1,188	\$ 1,753
100% and greater LTV	LD240	\$ 17,162	\$ 0	\$ 214	\$ 95	\$ 600
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 67,084</b>	<b>\$ 345,304</b>	<b>\$ 4,761,473</b>	<b>\$ 3,244,288</b>	<b>\$ 2,138,695</b>
90% up to 100% LTV	LD250	\$ 52,328	\$ 313,041	\$ 1,392,332	\$ 1,260,670	\$ 918,387
100% and greater LTV	LD260	\$ 14,756	\$ 32,263	\$ 3,369,141	\$ 1,983,618	\$ 1,220,308
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 10,625</b>	<b>\$ 20,254</b>	<b>\$ 10,985</b>	<b>\$ 41,487</b>	<b>\$ 26,198</b>
90% up to 100% LTV	LD310	\$ 1,177	\$ 19,707	\$ 9,602	\$ 18,671	\$ 6,569
100% and greater LTV	LD320	\$ 9,448	\$ 547	\$ 1,383	\$ 22,816	\$ 19,629
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,183</b>	<b>\$ 360</b>	<b>\$ 542</b>	<b>\$ 20,912</b>	<b>\$ 13,243</b>
90% up to 100% LTV	LD410	\$ 156	\$ 360	\$ 347	\$ 15,465	\$ 7,479
100% and greater LTV	LD420	\$ 1,027	\$ 0	\$ 195	\$ 5,447	\$ 5,764
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 76,678</b>	<b>\$ 98,006</b>	<b>\$ 154,902</b>	<b>\$ 337,066</b>	<b>\$ 356,691</b>
90% up to 100% LTV	LD430	\$ 62,118	\$ 78,739	\$ 107,962	\$ 270,742	\$ 306,737
100% and greater LTV	LD440	\$ 14,560	\$ 19,267	\$ 46,940	\$ 66,324	\$ 49,954
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 9,614</b>	<b>\$ 70,221</b>	<b>\$ 50,163</b>	<b>\$ 43,068</b>	<b>\$ 38,546</b>
90% up to 100% LTV	LD450	\$ 9,250	\$ 38,129	\$ 23,555	\$ 18,677	\$ 26,024
100% and greater LTV	LD460	\$ 364	\$ 32,092	\$ 26,608	\$ 24,391	\$ 12,522
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 674,694	\$ 735,575	\$ 1,765,731	\$ 3,983,565	\$ 4,209,667
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,030,633	\$ 1,030,506	\$ 1,027,893	\$ 1,043,117	\$ 927,857
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,719,327	\$ 1,625,515	\$ 2,325,849	\$ 2,317,225	\$ 1,979,067
1-4 Dwelling Units Option ARM Loans	LD610	\$ 41,540,419	\$ 48,946,347	\$ 103,626,034	\$ 108,364,794	\$ 111,613,560
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 49,971,405	\$ 56,694,944	\$ 105,349,415	\$ 110,001,560	\$ 109,095,027
Total Capitalized Negative Amortization	LD650	\$ 2,066,937	\$ 2,347,237	\$ 4,465,796	\$ 4,303,220	\$ 3,876,848

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 1,015,632</b>	<b>\$ 1,443,509</b>	<b>\$ 3,681,674</b>	<b>\$ 5,286,050</b>	<b>\$ 6,448,037</b>
Mortgage Construction Loans	CC105	\$ 907,786	\$ 1,305,648	\$ 3,284,817	\$ 4,778,301	\$ 5,936,383
Other Mortgage Loans	CC115	\$ 107,846	\$ 137,861	\$ 396,857	\$ 507,749	\$ 511,654
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 34,715	\$ 29,663	\$ 461,610	\$ 483,557	\$ 479,556
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 4,731,874</b>	<b>\$ 3,138,140</b>	<b>\$ 6,084,078</b>	<b>\$ 19,079,382</b>	<b>\$ 17,025,386</b>
1-4 Dwelling Units	CC280	\$ 4,395,846	\$ 2,705,919	\$ 4,848,834	\$ 17,609,948	\$ 15,378,470
Multifamily (5 or more) Dwelling Units	CC290	\$ 80,851	\$ 129,126	\$ 764,305	\$ 1,032,291	\$ 1,155,851
All Other Real Estate	CC300	\$ 255,177	\$ 303,095	\$ 470,939	\$ 437,143	\$ 491,065
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 21,636	\$ 50,135	\$ 41,426	\$ 61,809	\$ 72,211
Commitments Outstanding to Purchase Loans	CC320	\$ 3,976	\$ 58,611	\$ 37,619	\$ 431,868	\$ 786,790
Commitments Outstanding to Sell Loans	CC330	\$ 1,237,795	\$ 4,576,591	\$ 6,534,622	\$ 7,095,787	\$ 1,601,426
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 37,200	\$ 31,000	\$ 4,664,372	\$ 20,051,855	\$ 9,449,522
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 5,436,212	\$ 54,000	\$ 6,716,974	\$ 22,440,103	\$ 12,888,479
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 19,600	\$ 26,001	\$ 10,263	\$ 23,998	\$ 113,650
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 24
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 363,723,581</b>	<b>\$ 511,195,481</b>	<b>\$ 684,739,027</b>	<b>\$ 686,878,734</b>	<b>\$ 697,100,222</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 6,376,843	\$ 6,503,208	\$ 47,050,526	\$ 60,952,130	\$ 68,600,275
Commercial Lines	CC420	\$ 33,117,350	\$ 35,316,000	\$ 37,610,148	\$ 37,992,537	\$ 43,463,793
Open-End Consumer Lines - Credit Cards	CC423	\$ 317,123,647	\$ 467,821,269	\$ 596,361,257	\$ 584,339,432	\$ 581,568,042
Open-End Consumer Lines - Other	CC425	\$ 7,105,741	\$ 1,555,004	\$ 3,717,096	\$ 3,594,635	\$ 3,468,112
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 42,303</b>	<b>\$ 56,620</b>	<b>\$ 414,991</b>	<b>\$ 392,073</b>	<b>\$ 430,136</b>
Commercial	CC430	\$ 10,140	\$ 10,170	\$ 12,234	\$ 10,716	\$ 10,357
Standby, Not Included on CC465 or CC468	CC435	\$ 32,163	\$ 46,450	\$ 402,757	\$ 381,357	\$ 419,779
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,862,712	\$ 13,762,583	\$ 130,659,927	\$ 168,911,514	\$ 132,465,875
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 71,298	\$ 69,769	\$ 114,101	\$ 409,713	\$ 466,760
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 607,425	\$ 759,992	\$ 10,542,444	\$ 13,232,604	\$ 11,675,504
Other Contingent Liabilities	CC480	\$ 18,992	\$ 65,368	\$ 462,030	\$ 422,950	\$ 172,575
Contingent Assets	CC490	\$ 0	\$ 1,410	\$ 2,410	\$ 1,410	\$ 1,410

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 943,966	\$ 507,609	\$ 1,028,523	\$ 1,316,813	\$ 16,142,225
Sales	CF145	\$ 0	\$ 212,022	\$ 870,807	\$ 941,862	\$ 13,539,805
Other Balance Changes	CF148	\$- 34,209	\$- 189,053	\$- 943,010	\$- 492,077	\$- 6,594,650
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 573,550	\$ 112,967	\$ 5,298,434	\$ 4,379,488	\$ 14,073,743
Sales	CF155	\$ 1,171	\$ 995	\$ 1,808,994	\$ 1,530,129	\$ 8,784,114
Other Balance Changes	CF158	\$- 1,608,712	\$- 695,232	\$- 2,008,851	\$- 2,910,318	\$ 4,739,148
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 1,517,516</b>	<b>\$ 620,576</b>	<b>\$ 6,326,957</b>	<b>\$ 5,696,301</b>	<b>\$ 30,215,968</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 1,171</b>	<b>\$ 213,017</b>	<b>\$ 2,679,801</b>	<b>\$ 2,471,991</b>	<b>\$ 22,323,919</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 1,516,345</b>	<b>\$ 407,559</b>	<b>\$ 3,647,156</b>	<b>\$ 3,224,310</b>	<b>\$ 7,892,049</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 7,514,581</b>	<b>\$ 11,184,936</b>	<b>\$ 37,051,756</b>	<b>\$ 42,285,776</b>	<b>\$ 47,139,554</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 399,182	\$ 589,277	\$ 967,562	\$ 1,265,133	\$ 1,535,996
Multifamily (5 or more) Dwelling Units	CF200	\$ 28,873	\$ 44,176	\$ 245,978	\$ 188,465	\$ 211,970
Nonresidential	CF210	\$ 108,451	\$ 105,180	\$ 229,047	\$ 190,763	\$ 266,013
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 6,137,983	\$ 9,243,909	\$ 30,247,947	\$ 36,210,863	\$ 38,603,576
Home Equity and Junior Liens	CF226	\$ 886,663	\$ 1,024,339	\$ 3,127,699	\$ 4,281,471	\$ 2,933,064
Multifamily (5 or more) Dwelling Units	CF245	\$ 454,236	\$ 696,895	\$ 3,585,176	\$ 3,066,370	\$ 4,202,517
Nonresidential (Except Land)	CF260	\$ 298,972	\$ 390,153	\$ 1,609,271	\$ 1,137,370	\$ 2,016,382
Land	CF270	\$ 86,884	\$ 115,346	\$ 166,775	\$ 226,812	\$ 303,100
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 1,146,423</b>	<b>\$ 1,323,813</b>	<b>\$ 2,063,774</b>	<b>\$ 2,507,682</b>	<b>\$ 3,337,319</b>
1-4 Dwelling Units	CF280	\$ 1,107,401	\$ 1,281,735	\$ 2,022,971	\$ 2,366,958	\$ 3,174,318
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 1,064,216	\$ 1,169,976	\$ 1,637,674	\$ 980,348	\$ 624,820
Home Equity and Junior Liens	CF282	\$ 0	\$ 365	\$ 214,595	\$ 6,007	\$ 37,257
Multifamily (5 or more) Dwelling Units	CF290	\$ 35,016	\$ 13,982	\$ 25,743	\$ 106,362	\$ 125,581
Nonresidential	CF300	\$ 4,006	\$ 28,096	\$ 15,060	\$ 34,362	\$ 37,420
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 5,368,034</b>	<b>\$ 8,700,989</b>	<b>\$ 24,991,419</b>	<b>\$ 23,890,419</b>	<b>\$ 24,884,504</b>
1-4 Dwelling Units	CF310	\$ 4,996,505	\$ 8,657,058	\$ 24,468,068	\$ 23,547,270	\$ 23,417,255
Home Equity and Junior Liens	CF311	\$ 59,019	\$ 126,065	\$ 179,594	\$ 61,381	\$ 233,532

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 310,273	\$ 8,487	\$ 440,272	\$ 290,485	\$ 1,385,674
Nonresidential	CF330	\$ 61,256	\$ 35,444	\$ 83,079	\$ 52,664	\$ 81,575
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 4,221,611</b>	<b>\$- 7,377,176</b>	<b>\$- 22,927,645</b>	<b>\$- 21,382,737</b>	<b>\$- 21,547,185</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 3,447,779</b>	<b>\$ 4,722,063</b>	<b>\$ 20,213,557</b>	<b>\$ 24,360,266</b>	<b>\$ 28,546,557</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 31,238,573	\$ 33,607,818	\$ 33,718,675	\$ 31,040,567	\$ 34,216,360
Sales	CF395	\$ 3,734,812	\$ 22,370,541	\$ 17,561,408	\$ 20,694,380	\$ 25,593,819
Consumer:						
Closed or Purchased	CF400	\$ 30,759,700	\$ 29,574,011	\$ 35,642,066	\$ 32,674,552	\$ 36,939,462
Sales	CF405	\$ 2,470,136	\$ 3,918,216	\$ 3,638,130	\$ 5,074,468	\$ 5,159,038
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 61,998,273</b>	<b>\$ 63,181,829</b>	<b>\$ 69,360,741</b>	<b>\$ 63,715,119</b>	<b>\$ 71,155,822</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 6,204,948</b>	<b>\$ 26,288,757</b>	<b>\$ 21,199,538</b>	<b>\$ 25,768,848</b>	<b>\$ 30,752,857</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 55,793,325</b>	<b>\$ 36,893,072</b>	<b>\$ 48,161,203</b>	<b>\$ 37,946,271</b>	<b>\$ 40,402,965</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 368,082	\$ 498,607	\$ 1,369,965	\$ 1,632,395	\$ 1,544,025

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 36,258,315	\$ 40,207,374	\$ 89,191,422	\$ 72,382,479	\$ 69,539,388
Fully Insured	DI100	\$ 28,765,646	\$ 31,275,283	\$ 74,249,957	\$ 54,675,734	\$ 51,171,427
Other	DI110	\$ 7,492,669	\$ 8,932,091	\$ 14,941,465	\$ 17,706,745	\$ 18,367,961
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 56,896,130	\$ 62,023,998	\$ 175,670,315	\$ 162,524,700	\$ 153,588,942
Greater than \$100,000	DI130	\$ 30,375,622	\$ 34,138,442	\$ 105,685,042	\$ 110,422,038	\$ 109,557,933
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	11,506,610	10,407,956	50,200,509	47,354,579	28,072,372
Greater than \$100,000	DI160	123,283	127,308	407,518	403,394	375,941
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 16,673,683	\$ 21,799,699	\$ 25,598,213	\$ 9,490,835	\$ 9,392,108
Greater than \$250,000	DI175	\$ 1,223,516	\$ 1,117,271	\$ 2,870,613	\$ 11,784,131	\$ 10,988,287
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	2,103,821	2,317,595	2,521,515	426,051	427,841
Greater than \$250,000	DI185	3,113	2,891	3,523	1,435	1,430



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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	13,736,827	12,855,750	53,133,065	48,185,459	28,877,584
IRA/Keogh Accounts	DI200	\$ 17,843,934	\$ 22,851,467	\$ 26,829,051	\$ 19,487,059	\$ 18,644,504
Uninsured Deposits	DI210	\$ 17,623,556	\$ 21,866,176	\$ 67,159,901	\$ 69,496,642	\$ 71,096,602
Preferred Deposits	DI220	\$ 787,501	\$ 854,543	\$ 3,800,294	\$ 4,114,736	\$ 4,601,052
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 9,829,379	\$ 8,393,766	\$ 15,471,575	\$ 14,973,746	\$ 13,281,800
Money Market Deposit Accounts	DI320	\$ 35,529,629	\$ 49,160,048	\$ 137,915,076	\$ 113,097,121	\$ 106,647,195
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 6,421,494	\$ 7,895,074	\$ 33,425,470	\$ 34,830,557	\$ 36,282,471
Time Deposits	DI340	\$ 53,160,209	\$ 53,369,800	\$ 123,012,061	\$ 131,320,275	\$ 127,315,791
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 15,692,047	\$ 23,104,197	\$ 46,867,896	\$ 57,555,869	\$ 55,239,783
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 895,897	\$ 1,177,378	\$ 2,220,512	\$ 2,182,580	\$ 2,096,403
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,634,484	\$ 3,034,467	\$ 10,022,102	\$ 9,829,975	\$ 9,010,172
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 105,171,925	\$ 119,085,552	\$ 326,504,353	\$ 312,857,018	\$ 32,992,108
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 2,982	\$ 6,406	\$ 114,623	\$ 127,090	\$ 1,348
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 101,033	\$ 100,275	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 98,500,963	\$ 106,881,308	\$ 309,471,286	\$ 302,076,307	\$ 29,969,119
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 5,007	\$ 13,081	\$ 111,625	\$ 168,504	\$ 1,464
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 100,662	\$ 158,160	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 765,295	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 1,073	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	19,023	26,262	68,722	78,258	80,401
Financial Assets Held for Trading Purposes	SI375	\$ 6,165	\$ 5,958	\$ 2,176,796	\$ 3,716,730	\$ 3,850,516
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 1,098,900	\$ 1,627,574	\$ 6,700,658	\$ 12,056,254	\$ 9,273,248
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 68,499	\$ 397,544	\$ 1,162,097	\$ 1,477,346	\$ 946,073
Available-for-Sale Securities	SI385	\$ 24,010,868	\$ 23,230,128	\$ 48,865,685	\$ 52,968,382	\$ 55,282,257
Assets Held for Sale	SI387	\$ 2,062,746	\$ 1,916,714	\$ 4,963,294	\$ 9,306,218	\$ 10,249,804
Loans Serviced for Others	SI390	\$ 152,410,017	\$ 165,800,225	\$ 606,870,865	\$ 818,234,286	\$ 766,871,554
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 3,288	\$ 6,856	\$ 149,450	\$ 355,568	\$ 406,778
Other Residual Interests	SI404	\$ 222,468	\$ 219,925	\$ 2,305,301	\$ 3,327,338	\$ 3,243,886
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.40%	85.32%	85.10%	85.37%	83.91%
Second month of Qtr	SI582	85.36%	85.77%	85.01%	86.17%	85.77%
Third month of Qtr	SI583	84.75%	85.94%	84.91%	86.01%	86.61%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 508,614</b>	<b>\$ 538,833</b>	<b>\$ 1,850,596</b>	<b>\$ 1,810,778</b>	<b>\$ 2,202,502</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 210,569	\$ 238,110	\$ 247,861	\$ 244,031	\$ 235,975
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	104	106	110	139	107
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 15,609,584	\$ 19,902,693	\$ 48,742,653	\$ 48,693,420	\$ 67,993,069
Net Income (Loss) (SO91)	SI610	\$- 2,756,253	\$- 3,514,749	\$- 4,672,216	\$- 1,077,393	\$- 5,442,588
Dividends Declared						
Preferred Stock	SI620	\$ 225	\$ 5	\$ 0	\$ 19,825	\$ 10,628
Common Stock	SI630	\$ 75,792	\$ 111,411	\$ 3,067,360	\$ 214,492	\$ 300,509
Stock Issued	SI640	\$ 4,738	\$ 15,519	\$ 2,500	\$ 28,000	\$ 26,818
Stock Retired	SI650	\$ 21,719	\$ 0	\$ 0	\$ 0	\$ 922
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9,449,587	\$ 590,042	\$ 4,527,728	\$ 2,504,625	\$- 13,614,350

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$- 3,691,132	\$ 0	\$ 2,685	\$ 739	\$ 201
Other Comprehensive Income	SI662	\$- 373,984	\$- 145,837	\$- 9,749	\$- 1,090,935	\$ 10,508
Prior Period Adjustments	SI668	\$- 30,616	\$- 1,788	\$- 1,386	\$- 2,957	\$ 42,209
Other Adjustments	SI671	\$ 200,284	\$ 3,310	\$ 2,629	\$- 34,180	\$- 10,392
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 18,314,472</b>	<b>\$ 16,737,774</b>	<b>\$ 45,527,484</b>	<b>\$ 48,787,002</b>	<b>\$ 48,693,416</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 66,700	\$ 56,870	\$ 59,368	\$ 172,582	\$ 167,313
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 808,990	\$ 824,480	\$ 827,203	\$ 614,354	\$ 656,944
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	10 [Yes]	11 [Yes]	9 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 3,231	\$ 5,605	\$ 9,513	\$ 11,177	\$ 7,599
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 3,066	\$ 3,414	\$ 48,281	\$ 40,359	\$ 45,351
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 227,892,232	\$ 240,475,036	\$ 557,483,856	\$ 546,323,763	\$ 555,985,405
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 21,122,942	\$ 16,961,149	\$ 33,872,970	\$ 26,430,627	\$ 27,970,659
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 124,445,358	\$ 146,307,681	\$ 395,105,349	\$ 416,067,383	\$ 421,062,220
Nonmortgage Loans	SI885	\$ 45,090,788	\$ 38,383,855	\$ 50,018,707	\$ 50,648,299	\$ 47,545,758
Deposits and Excrows	SI890	\$ 92,461,373	\$ 105,189,980	\$ 281,102,566	\$ 287,007,641	\$ 292,911,685
Total Borrowings	SI895	\$ 79,057,235	\$ 78,739,183	\$ 174,610,637	\$ 189,690,185	\$ 181,912,754

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	2	1	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	2	3	3
Does Association Have Subchapter S in effect this year?	SQ320	4	5	4	4	5
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	61	62	63	59

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	14 [Yes]	15 [Yes]	16 [Yes]	16 [Yes]	16 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	11 [Yes]	12 [Yes]	12 [Yes]	12 [Yes]	11 [Yes]
Do you have any activity to report on this schedule?	FS130	10 [Yes]	11 [Yes]	11 [Yes]	11 [Yes]	10 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 221,706,421</b>	<b>\$ 264,233,129</b>	<b>\$ 289,783,949</b>	<b>\$ 289,509,947</b>	<b>\$ 210,942,229</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 3,331,993</b>	<b>\$ 3,729,431</b>	<b>\$ 3,731,957</b>	<b>\$ 3,355,371</b>	<b>\$ 3,023,082</b>
Personal Trust and Agency Accounts	FS210	\$ 1,009,551	\$ 1,277,327	\$ 1,328,600	\$ 1,304,319	\$ 1,331,200
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 354,127	\$ 419,818	\$ 457,200	\$ 464,211	\$ 482,521
Employee Benefit - Defined Contribution	FS220	\$ 29,808	\$ 25,728	\$ 28,419	\$ 29,070	\$ 29,887
Employee Benefit - Defined Benefit	FS230	\$ 217,068	\$ 270,806	\$ 296,866	\$ 302,140	\$ 316,836
Other Retirement Accounts	FS240	\$ 107,251	\$ 123,284	\$ 131,915	\$ 133,001	\$ 135,798
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,968,160	\$ 2,031,828	\$ 1,945,666	\$ 1,586,340	\$ 1,208,841
Other Fiduciary Accounts	FS270	\$ 155	\$ 458	\$ 491	\$ 501	\$ 520
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 75,182,043</b>	<b>\$ 86,488,925</b>	<b>\$ 92,619,188</b>	<b>\$ 91,526,907</b>	<b>\$ 18,221,321</b>
Personal Trust and Agency Accounts	FS211	\$ 1,332,901	\$ 1,660,714	\$ 1,669,563	\$ 1,553,589	\$ 1,647,800
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 73,844,325	\$ 84,810,723	\$ 90,754,673	\$ 89,768,371	\$ 16,389,166
Employee Benefit - Defined Contribution	FS221	\$ 69,922,755	\$ 80,388,910	\$ 86,360,341	\$ 85,419,231	\$ 15,175,746
Employee Benefit - Defined Benefit	FS231	\$ 2,602,173	\$ 2,767,742	\$ 2,674,047	\$ 2,643,110	\$ 300,136
Other Retirement Accounts	FS241	\$ 1,319,397	\$ 1,654,071	\$ 1,720,285	\$ 1,706,030	\$ 913,284
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 4,817	\$ 17,488	\$ 194,952	\$ 204,947	\$ 184,355
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 143,192,385</b>	<b>\$ 174,014,773</b>	<b>\$ 193,432,804</b>	<b>\$ 194,627,669</b>	<b>\$ 189,697,826</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>3,268</b>	<b>3,589</b>	<b>3,587</b>	<b>3,533</b>	<b>3,340</b>
Personal Trust and Agency Accounts	FS212	1,711	2,013	2,017	1,990	2,019
Retirement-related Trust and Agency Accounts - Total	SUB6120	506	508	504	496	489
Employee Benefit - Defined Contribution	FS222	42	37	36	35	36

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	16	21	23	22	20
Other Retirement Accounts	FS242	448	450	445	439	433
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,050	1,065	1,063	1,045	830
Other Fiduciary Accounts	FS272	1	3	3	2	2
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>17,455</b>	<b>17,828</b>	<b>18,101</b>	<b>18,093</b>	<b>15,984</b>
Personal Trust and Agency Accounts	FS213	701	730	667	595	581
Retirement-related Trust and Agency Accounts - Total	SUB6130	16,724	17,032	17,361	17,430	15,354
Employee Benefit - Defined Contribution	FS223	16,137	16,431	16,792	16,874	15,107
Employee Benefit - Defined Benefit	FS233	226	219	187	187	22
Other Retirement Accounts	FS243	361	382	382	369	225
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	30	66	73	68	49
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>6,099,636</b>	<b>6,128,206</b>	<b>6,112,380</b>	<b>6,019,133</b>	<b>5,892,833</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 239,087</b>	<b>\$ 124,233</b>	<b>\$ 80,984</b>	<b>\$ 40,388</b>	<b>\$ 84,146</b>
Personal Trust and Agency Accounts	FS310	\$ 59,447	\$ 9,559	\$ 6,317	\$ 3,123	\$ 13,117
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 40,386	\$ 26,753	\$ 17,933	\$ 1,842	\$ 8,261
Employee Benefit - Defined Contribution	FS320	\$ 35,456	\$ 23,152	\$ 15,632	\$ 892	\$ 4,697
Employee Benefit - Defined Benefit	FS330	\$ 3,041	\$ 2,153	\$ 1,392	\$ 552	\$ 1,962
Other Retirement Accounts	FS340	\$ 1,889	\$ 1,448	\$ 909	\$ 398	\$ 1,602
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 434
Investment Management Agency Accounts	FS360	\$ 22,990	\$ 4,943	\$ 3,083	\$ 1,416	\$ 5,794
Other Fiduciary Accounts	FS370	\$ 60	\$ 206	\$ 165	\$ 77	\$ 229
Custody and Safekeeping Accounts	FS380	\$ 72,598	\$ 50,311	\$ 32,924	\$ 13,683	\$ 55,809
Other Fiduciary and Related Services	FS390	\$ 43,606	\$ 32,461	\$ 20,562	\$ 20,247	\$ 502
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 42,924</b>	<b>\$ 34,523</b>	<b>\$ 22,100</b>	<b>\$ 10,807</b>	<b>\$ 18,997</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 1,879</b>	<b>\$ 1,574</b>	<b>\$ 112</b>	<b>\$ 71</b>	<b>\$ 21</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$- 17,742</b>	<b>\$- 13,275</b>	<b>\$- 8,956</b>	<b>\$- 4,356</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 176,542</b>	<b>\$ 74,861</b>	<b>\$ 49,816</b>	<b>\$ 25,154</b>	<b>\$ 65,128</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 1,009,551</b>	<b>\$ 1,265,321</b>	<b>\$ 559,303</b>	<b>\$ 1,106,613</b>	<b>\$ 1,331,200</b>

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 562	\$ 475	\$ 333	\$- 7,250	\$ 221
Interest-Bearing Deposits	FS415	\$ 6,556	\$ 6,871	\$ 4,725	\$ 4,072	\$ 3,661
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 59,095	\$ 73,336	\$ 49,148	\$ 71,293	\$ 77,203
State, County and Municipal Obligations	FS425	\$ 107,248	\$ 111,119	\$ 19,724	\$ 119,919	\$ 122,141
Money Market Mutual Funds	FS430	\$ 111,123	\$ 127,949	\$ 42,096	\$ 98,375	\$ 118,937
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 510
Other Notes and Bonds	FS440	\$ 56,791	\$ 35,102	\$ 17,742	\$ 37,776	\$ 39,816
Common and Preferred Stock	FS445	\$ 339,204	\$ 535,054	\$ 245,570	\$ 449,277	\$ 610,907
Real Estate Mortgages	FS450	\$ 10,637	\$ 5,403	\$ 929	\$ 7,688	\$ 4,918
Real Estate	FS455	\$ 213,393	\$ 270,379	\$ 88,140	\$ 238,882	\$ 256,955
Miscellaneous Assets	FS460	\$ 104,942	\$ 99,633	\$ 90,896	\$ 86,581	\$ 95,931
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>5</b>	<b>5</b>
Domestic Equity	FS610	6	6	6	3	3
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	10	10	10	0	0
Taxable Bond	FS640	3	3	3	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	1	1	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 7,575,123</b>	<b>\$ 7,541,918</b>	<b>\$ 7,589,958</b>	<b>\$ 7,262,205</b>	<b>\$ 38,995</b>
Domestic Equity	FS615	\$ 965,477	\$ 1,248,882	\$ 1,412,601	\$ 1,353,747	\$ 19,961
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 951,806	\$ 929,125	\$ 1,034,411	\$ 1,089,969	\$ 0
Taxable Bond	FS645	\$ 1,916,927	\$ 1,988,036	\$ 2,066,034	\$ 1,885,485	\$ 19,034
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 3,740,913	\$ 3,375,875	\$ 3,076,912	\$ 2,933,004	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 244</b>	<b>\$ 53</b>	<b>\$ 34</b>	<b>\$ 22</b>	<b>\$ 20</b>
Personal Trust and Agency Accounts	FS710	\$ 227	\$ 42	\$ 28	\$ 19	\$ 17
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Investment Management Agency Accounts	FS730	\$ 16	\$ 10	\$ 5	\$ 2	\$ 2
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 1,946</b>	<b>\$ 1,696</b>	<b>\$ 160</b>	<b>\$ 83</b>	<b>\$ 5</b>
Personal Trust and Agency Accounts	FS711	\$ 2	\$ 0	\$ 1	\$ 0	\$ 4
Retirement-Related Trust and Agency Accounts	FS721	\$ 1,944	\$ 1,696	\$ 159	\$ 83	\$ 1
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 314</b>	<b>\$ 179</b>	<b>\$ 81</b>	<b>\$ 32</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 314	\$ 179	\$ 81	\$ 32	\$ 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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 18,364,997	\$ 16,735,857	\$ 45,425,787	\$ 48,787,003	\$ 48,693,420
Equity Capital Deductions - Total	SUB1631	\$ 4,331,910	\$ 3,205,836	\$ 9,990,089	\$ 9,687,772	\$ 9,738,956
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,265	\$ 9,157	\$ 390,080	\$ 403,310	\$ 550,675
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,054,854	\$ 1,049,578	\$ 8,557,440	\$ 8,640,680	\$ 8,565,040
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,274,791	\$ 2,147,101	\$ 1,042,559	\$ 642,282	\$ 621,741
Other	CCR134	\$ 0	\$ 0	\$ 10	\$ 1,500	\$ 1,500
Equity Capital Additions -Total	SUB1641	\$ 667,933	\$ 318,931	\$ 5,639,388	\$ 5,658,274	\$ 4,553,689
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 632,825	\$ 292,080	\$ 1,535,984	\$ 1,422,799	\$ 323,388
Intangible Assets	CCR185	\$ 4,702	\$ 21,304	\$ 188,000	\$ 320,383	\$ 313,174
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 150	\$ 1,701	\$ 3,913,366	\$ 3,913,361	\$ 3,913,377
Other	CCR195	\$ 30,256	\$ 3,846	\$ 2,038	\$ 1,731	\$ 3,750
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 14,701,020</b>	<b>\$ 13,848,952</b>	<b>\$ 41,075,086</b>	<b>\$ 44,757,505</b>	<b>\$ 43,508,153</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 231,577,315</b>	<b>\$ 233,248,990</b>	<b>\$ 552,542,481</b>	<b>\$ 552,008,171</b>	<b>\$ 543,848,662</b>
Asset Deductions - Total	SUB1651	\$ 4,839,660	\$ 3,205,208	\$ 10,932,580	\$ 10,374,793	\$ 10,170,829
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,012	\$ 8,529	\$ 469,127	\$ 453,703	\$ 454,335
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,054,854	\$ 1,049,578	\$ 8,780,146	\$ 8,845,283	\$ 8,769,558
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,782,794	\$ 2,147,101	\$ 1,683,307	\$ 1,074,307	\$ 945,436
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 1,500	\$ 1,500
Asset Additions - Total	SUB1661	\$ 662,595	\$ 301,591	\$ 2,574,985	\$ 2,283,346	\$ 798,784
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 644,631	\$ 282,025	\$ 2,271,173	\$ 1,956,552	\$ 478,791
Intangible Assets	CCR285	\$ 4,702	\$ 21,304	\$ 305,552	\$ 328,307	\$ 321,557
Other	CCR290	\$ 13,262	\$- 1,738	\$- 1,740	\$- 1,513	\$- 1,564
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 227,400,250</b>	<b>\$ 230,345,373</b>	<b>\$ 544,184,886</b>	<b>\$ 543,916,724</b>	<b>\$ 534,476,617</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 9,045,828</b>	<b>\$ 9,183,104</b>	<b>\$ 21,735,613</b>	<b>\$ 21,714,779</b>	<b>\$ 21,319,298</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 14,701,020</b>	<b>\$ 13,848,952</b>	<b>\$ 41,075,086</b>	<b>\$ 44,757,505</b>	<b>\$ 43,508,153</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 296	\$ 64	\$ 1,146	\$ 2,327	\$ 3,066
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 25,000	\$ 25,000	\$ 6,583,834	\$ 6,972,088	\$ 7,151,563
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,710,147	\$ 1,718,749	\$ 4,727,078	\$ 4,733,237	\$ 4,152,548
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 1,500	\$ 2,582
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,735,443</b>	<b>\$ 1,743,813</b>	<b>\$ 11,312,058</b>	<b>\$ 11,709,152</b>	<b>\$ 11,309,759</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,565,081</b>	<b>\$ 1,538,022</b>	<b>\$ 11,312,058</b>	<b>\$ 11,709,152</b>	<b>\$ 11,309,759</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 6,065	\$ 6,075	\$ 15,946	\$ 14,948	\$ 16,589
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,724,254	\$ 543,862	\$ 1,882,878	\$ 2,006,902	\$ 1,962,397
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 13,535,782</b>	<b>\$ 14,837,037</b>	<b>\$ 50,488,320</b>	<b>\$ 54,444,807</b>	<b>\$ 52,838,926</b>
0% R/W Category - Cash	CCR400	\$ 232,807	\$ 230,704	\$ 1,168,999	\$ 1,161,071	\$ 1,269,728
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,876,843	\$ 1,863,206	\$ 2,226,042	\$ 2,420,609	\$ 2,821,834
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 3,061,516	\$ 1,289,207	\$ 1,494,019	\$ 1,509,955	\$ 458,301
0% R/W Category - Assets Total	CCR420	\$ 5,171,166	\$ 3,383,117	\$ 4,889,060	\$ 5,091,635	\$ 4,549,863
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 24,506,516	\$ 25,476,801	\$ 44,858,656	\$ 40,734,616	\$ 41,559,724
20% R/W Category - Claims on FHLBs	CCR435	\$ 3,629,448	\$ 3,953,248	\$ 8,551,162	\$ 9,747,228	\$ 6,943,298
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 61,151	\$ 62,406	\$ 750,104	\$ 754,493	\$ 955,920
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 15,649,400	\$ 11,904,681	\$ 20,043,877	\$ 13,117,308	\$ 11,437,084
20% R/W Category - Other	CCR450	\$ 2,245,642	\$ 2,546,886	\$ 9,040,654	\$ 13,223,900	\$ 13,429,070
20% R/W Category - Assets Total	CCR455	\$ 46,092,157	\$ 43,944,022	\$ 83,244,453	\$ 77,577,545	\$ 74,325,096
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 9,218,432</b>	<b>\$ 8,788,806</b>	<b>\$ 16,648,894</b>	<b>\$ 15,515,508</b>	<b>\$ 14,865,019</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 85,167,916	\$ 106,180,370	\$ 231,648,414	\$ 235,770,958	\$ 235,487,211
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,132,134	\$ 4,132,065	\$ 11,013,247	\$ 10,142,366	\$ 9,770,621
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 448,083	\$ 1,158,169	\$ 1,389,472	\$ 1,540,978	\$ 1,729,335
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 51,877	\$ 58,006	\$ 816,449	\$ 532,028	\$ 559,513
50% R/W Category - Other	CCR480	\$ 1,054,446	\$ 1,933,153	\$ 13,104,090	\$ 19,308,507	\$ 18,378,402
50% R/W Category - Assets Total	CCR485	\$ 90,854,456	\$ 113,461,763	\$ 257,971,672	\$ 267,294,837	\$ 265,925,082
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 45,427,241</b>	<b>\$ 56,730,898</b>	<b>\$ 128,985,851</b>	<b>\$ 133,647,436</b>	<b>\$ 132,962,556</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,170,463	\$ 1,723,493	\$ 2,995,510	\$ 2,715,284	\$ 2,779,120
100% R/W Category - All Other Assets	CCR506	\$ 100,138,908	\$ 90,045,944	\$ 250,707,091	\$ 247,283,852	\$ 241,653,260
100% R/W Category - Assets Total	CCR510	\$ 101,309,371	\$ 91,769,437	\$ 253,702,601	\$ 249,999,136	\$ 244,432,380
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 101,309,371</b>	<b>\$ 91,769,437</b>	<b>\$ 253,702,601</b>	<b>\$ 249,999,136</b>	<b>\$ 244,432,380</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 243,427,150</b>	<b>\$ 252,558,339</b>	<b>\$ 599,807,786</b>	<b>\$ 599,963,153</b>	<b>\$ 589,232,421</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 155,955,037</b>	<b>\$ 157,289,130</b>	<b>\$ 399,337,331</b>	<b>\$ 399,162,071</b>	<b>\$ 392,259,942</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,866,212	\$ 6,748,690	\$ 9,603,895	\$ 3,271,062	\$ 1,252,666
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 153,088,825</b>	<b>\$ 150,540,440</b>	<b>\$ 389,733,436</b>	<b>\$ 395,891,009</b>	<b>\$ 391,007,276</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 12,247,103</b>	<b>\$ 12,043,235</b>	<b>\$ 31,178,572</b>	<b>\$ 31,671,284</b>	<b>\$ 31,280,582</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>6.46%</b>	<b>6.01%</b>	<b>7.55%</b>	<b>8.23%</b>	<b>8.14%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>8.84%</b>	<b>9.86%</b>	<b>12.95%</b>	<b>13.75%</b>	<b>13.51%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>7.82%</b>	<b>8.84%</b>	<b>10.06%</b>	<b>10.80%</b>	<b>10.63%</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>6.46%</b>	<b>6.00%</b>	<b>7.52%</b>	<b>8.17%</b>	<b>8.09%</b>

\*Note  
Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.