

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2008, 12:10 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions		71	73	73	72	70
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	1	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 19,112,384	\$ 40,572,732	\$ 36,662,053	\$ 33,237,238	\$ 37,452,401
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,141,777	\$ 5,745,297	\$ 5,748,586	\$ 5,093,088	\$ 4,941,784
Interest-Earning Deposits in FHLBs	SC112	\$ 508,401	\$ 196,074	\$ 324,372	\$ 250,390	\$ 228,925
Other Interest-Earning Deposits	SC118	\$ 8,104,221	\$ 8,548,801	\$ 6,116,743	\$ 5,401,889	\$ 4,457,766
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,928,664	\$ 3,549,697	\$ 6,114,363	\$ 1,647,239	\$ 4,489,813
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,550,281	\$ 6,608,355	\$ 9,761,437	\$ 12,671,597	\$ 13,386,703
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 130,243	\$ 402,954	\$ 597,604	\$ 583,463	\$ 488,952
State and Municipal Obligations	SC180	\$ 161,283	\$ 1,838,059	\$ 1,566,620	\$ 1,756,348	\$ 1,950,251
Securities Backed by Nonmortgage Loans	SC182	\$ 823,357	\$ 3,265,793	\$ 2,051,971	\$ 2,069,996	\$ 1,220,998
Other Investment Securities	SC185	\$ 1,723,809	\$ 10,319,457	\$ 4,256,043	\$ 3,613,418	\$ 6,118,283
Accrued Interest Receivable	SC191	\$ 40,348	\$ 98,245	\$ 124,314	\$ 149,810	\$ 168,926
Mortgage-Backed Securities - Gross	SUB0072	\$ 25,071,666	\$ 46,703,704	\$ 45,956,837	\$ 46,186,201	\$ 37,146,907
Mortgage-Backed Securities - Total	SC22	\$ 25,071,266	\$ 46,703,604	\$ 45,956,827	\$ 46,186,191	\$ 37,146,897
Pass-Through - Total	SUB0073	\$ 8,697,423	\$ 14,773,048	\$ 15,581,234	\$ 15,698,060	\$ 19,588,216
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 8,436,916	\$ 14,493,502	\$ 15,272,570	\$ 15,360,141	\$ 13,134,453
Other Pass-Through	SC215	\$ 260,507	\$ 279,546	\$ 308,664	\$ 337,919	\$ 6,453,763
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 16,260,143	\$ 31,717,144	\$ 30,161,737	\$ 30,268,194	\$ 17,225,853
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 8,224,837	\$ 11,455,801	\$ 3,520,235	\$ 2,536,841	\$ 2,110,651
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 445,644	\$ 418,522	\$ 5,052,243	\$ 3,187,878	\$ 407,149
Other	SC222	\$ 7,589,662	\$ 19,842,821	\$ 21,589,259	\$ 24,543,475	\$ 14,708,053
Accrued Interest Receivable	SC228	\$ 114,100	\$ 213,512	\$ 213,866	\$ 219,947	\$ 332,838

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 400	\$ 100	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 144,582,962	\$ 375,818,061	\$ 377,660,827	\$ 369,301,422	\$ 425,652,209
Mortgage Loans - Total	SC26	\$ 138,096,921	\$ 364,320,265	\$ 371,485,987	\$ 365,780,199	\$ 423,531,481
Construction Loans - Total	SUB0100	\$ 4,718,895	\$ 8,764,785	\$ 9,314,932	\$ 9,565,829	\$ 9,292,746
Residential - Total	SUB0110	\$ 3,909,697	\$ 6,943,467	\$ 7,650,470	\$ 8,073,122	\$ 7,905,259
1-4 Dwelling Units	SC230	\$ 3,585,477	\$ 5,240,210	\$ 5,988,267	\$ 6,493,001	\$ 6,499,655
Multifamily (5 or more) Dwelling Units	SC235	\$ 324,220	\$ 1,703,257	\$ 1,662,203	\$ 1,580,121	\$ 1,405,604
Nonresidential Property	SC240	\$ 809,198	\$ 1,821,318	\$ 1,664,462	\$ 1,492,707	\$ 1,387,487
Permanent Loans - Total	SUB0121	\$ 139,035,958	\$ 364,831,877	\$ 365,948,501	\$ 357,333,345	\$ 413,762,612
Residential - Total	SUB0131	\$ 130,497,397	\$ 346,075,011	\$ 347,408,804	\$ 339,486,913	\$ 397,168,542
1-4 Dwelling Units - Total	SUB0141	\$ 120,957,045	\$ 304,872,038	\$ 307,000,860	\$ 300,089,658	\$ 354,055,897
Revolving Open-End Loans	SC251	\$ 8,661,177	\$ 61,457,182	\$ 60,891,254	\$ 59,673,237	\$ 54,737,122
All Other - First Liens	SC254	\$ 111,297,813	\$ 237,561,141	\$ 239,740,324	\$ 233,640,017	\$ 292,160,891
All Other - Junior Liens	SC255	\$ 998,055	\$ 5,853,715	\$ 6,369,282	\$ 6,776,404	\$ 7,157,884
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,540,352	\$ 41,202,973	\$ 40,407,944	\$ 39,397,255	\$ 43,112,645
Nonresidential Property (Except Land)	SC260	\$ 5,475,130	\$ 14,641,239	\$ 14,243,508	\$ 13,478,269	\$ 12,257,225
Land	SC265	\$ 3,063,431	\$ 4,115,627	\$ 4,296,189	\$ 4,368,163	\$ 4,336,845
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 18,010,175	\$- 1,666,771	\$ 8,364,259	\$- 56,156,184	\$ 17,008,775
Accrued Interest Receivable	SC272	\$ 644,241	\$ 1,917,095	\$ 2,065,555	\$ 2,139,827	\$ 2,452,603
Advances for Taxes and Insurance	SC275	\$ 183,868	\$ 304,304	\$ 331,839	\$ 262,421	\$ 144,248
Allowance for Loan and Lease Losses	SC283	\$ 6,486,041	\$ 11,497,796	\$ 6,174,840	\$ 3,521,223	\$ 2,120,728
Nonmortgage Loans - Gross	SUB0162	\$ 38,366,510	\$ 51,320,433	\$ 50,530,469	\$ 52,614,242	\$ 46,408,483
Nonmortgage Loans - Total	SC31	\$ 36,388,916	\$ 48,487,387	\$ 48,341,688	\$ 50,573,485	\$ 44,854,837
Commercial Loans - Total	SC32	\$ 13,166,964	\$ 15,013,585	\$ 15,639,463	\$ 16,675,691	\$ 16,032,799
Secured	SC300	\$ 1,546,893	\$ 1,793,799	\$ 1,746,290	\$ 1,658,619	\$ 1,668,631
Unsecured	SC303	\$ 11,582,205	\$ 13,175,883	\$ 13,846,947	\$ 15,004,884	\$ 14,351,503
Lease Receivables	SC306	\$ 37,866	\$ 43,903	\$ 46,226	\$ 12,188	\$ 12,665
Consumer Loans - Total	SC35	\$ 24,964,987	\$ 36,004,772	\$ 34,621,207	\$ 35,619,215	\$ 30,104,843
Loans on Deposits	SC310	\$ 41,067	\$ 54,598	\$ 60,053	\$ 126,249	\$ 93,905
Home Improvement Loans (Not secured by real estate)	SC316	\$ 167,511	\$ 865,407	\$ 799,212	\$ 563,384	\$ 49,279
Education Loans	SC320	\$ 70,953	\$ 56,395	\$ 57,727	\$ 61,107	\$ 64,192
Auto Loans	SC323	\$ 461,357	\$ 442,251	\$ 399,305	\$ 393,479	\$ 379,004
Mobile Home Loans	SC326	\$ 41,787	\$ 42,778	\$ 43,672	\$ 32,156	\$ 32,254
Credit Cards	SC328	\$ 20,861,091	\$ 30,872,172	\$ 29,503,551	\$ 30,842,153	\$ 26,287,316

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 3,321,221	\$ 3,671,171	\$ 3,757,687	\$ 3,600,687	\$ 3,198,893
Accrued Interest Receivable	SC348	\$ 234,559	\$ 302,076	\$ 269,799	\$ 319,336	\$ 270,841
Allowance for Loan and Lease Losses	SC357	\$ 1,977,594	\$ 2,833,046	\$ 2,188,781	\$ 2,040,757	\$ 1,553,646
Repossessed Assets - Gross	SUB0201	\$ 1,046,846	\$ 2,497,161	\$ 2,081,678	\$ 1,467,329	\$ 1,299,372
Repossessed Assets - Total	SC40	\$ 1,012,441	\$ 2,458,180	\$ 2,044,284	\$ 1,447,722	\$ 1,283,259
Real Estate - Total	SUB0210	\$ 1,001,665	\$ 2,453,643	\$ 2,038,586	\$ 1,432,590	\$ 1,270,216
Construction	SC405	\$ 40,610	\$ 30,269	\$ 45,536	\$ 10,199	\$ 6,529
Residential - Total	SUB0225	\$ 896,014	\$ 2,343,368	\$ 1,914,519	\$ 1,361,636	\$ 1,212,119
1-4 Dwelling Units	SC415	\$ 877,159	\$ 2,306,934	\$ 1,911,165	\$ 1,346,532	\$ 1,206,301
Multifamily (5 or more) Dwelling Units	SC425	\$ 18,855	\$ 36,434	\$ 3,354	\$ 15,104	\$ 5,818
Nonresidential (Except Land)	SC426	\$ 1,077	\$ 1,322	\$ 14,255	\$ 10,006	\$ 21,426
Land	SC428	\$ 59,678	\$ 55,795	\$ 37,548	\$ 11,931	\$ 11,537
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 4,286	\$ 22,889	\$ 26,728	\$ 38,818	\$ 18,605
Other Repossessed Assets	SC430	\$ 45,181	\$ 43,518	\$ 43,092	\$ 34,739	\$ 29,156
General Valuation Allowances	SC441	\$ 34,405	\$ 38,981	\$ 37,394	\$ 19,607	\$ 16,113
Real Estate Held for Investment	SC45	\$ 5,973	\$ 45,480	\$ 48,878	\$ 53,036	\$ 48,574
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,107,603	\$ 8,605,660	\$ 8,670,119	\$ 8,137,483	\$ 7,498,403
Federal Home Loan Bank Stock	SC510	\$ 3,046,851	\$ 6,531,288	\$ 6,614,065	\$ 6,055,742	\$ 5,582,170
Other	SC540	\$ 60,752	\$ 2,074,372	\$ 2,056,054	\$ 2,081,741	\$ 1,916,233
Office Premises and Equipment	SC55	\$ 1,147,645	\$ 3,684,003	\$ 3,880,815	\$ 3,945,804	\$ 4,215,959
Other Assets - Gross	SUB0262	\$ 9,315,000	\$ 37,665,928	\$ 34,919,685	\$ 34,488,866	\$ 50,508,852
Other Assets - Total	SC59	\$ 9,312,887	\$ 37,665,170	\$ 34,917,520	\$ 34,487,504	\$ 50,507,486
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 148,269	\$ 147,206	\$ 145,944	\$ 140,276	\$ 138,098
Other	SC625	\$ 344,368	\$ 5,406,419	\$ 5,352,214	\$ 5,303,659	\$ 5,230,025
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 2,626,355	\$ 9,269,206	\$ 8,710,505	\$ 8,883,869	\$ 9,383,267
Nonmortgage Loans	SC644	\$ 129	\$ 149	\$ 155	\$ 160	\$ 141
Goodwill & Other Intangible Assets	SC660	\$ 1,118,783	\$ 8,847,656	\$ 8,913,946	\$ 8,838,303	\$ 25,620,021
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 7,462	\$ 135,304	\$ 344,235	\$ 394,877	\$ 458,099
Other Assets	SC689	\$ 5,069,634	\$ 13,859,988	\$ 11,452,686	\$ 10,927,722	\$ 9,679,201
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	\$ 2,113	\$ 758	\$ 2,165	\$ 1,362	\$ 1,366
General Valuation Allowances - Total	SUB2092	\$ 8,500,553	\$ 14,370,681	\$ 8,403,190	\$ 5,582,959	\$ 3,691,863
Total Assets - Gross	SUB0283	\$ 241,756,589	\$ 566,913,162	\$ 560,411,361	\$ 549,431,621	\$ 610,231,160
Total Assets	SC60	\$ 233,256,036	\$ 552,542,481	\$ 552,008,171	\$ 543,848,662	\$ 606,539,297
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 118,816,400	\$ 309,784,644	\$ 294,187,658	\$ 283,494,335	\$ 347,139,929
Deposits	SC710	\$ 117,531,476	\$ 302,166,660	\$ 286,187,380	\$ 275,665,243	\$ 338,355,534
Escrows	SC712	\$ 1,287,212	\$ 7,657,521	\$ 8,034,322	\$ 7,862,024	\$ 8,819,855
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,288	\$- 39,537	\$- 34,044	\$- 32,932	\$- 35,460
Borrowings - Total	SC72	\$ 86,670,660	\$ 179,763,379	\$ 186,275,922	\$ 189,731,731	\$ 169,649,072
Advances from FHLBank	SC720	\$ 53,464,015	\$ 113,839,787	\$ 119,413,310	\$ 111,830,040	\$ 99,466,267
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 3,939,466	\$ 4,795,548	\$ 4,982,442	\$ 11,029,708	\$ 12,731,699
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 7,886,598	\$ 8,158,377	\$ 7,857,011	\$ 7,625,482
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 29,242,179	\$ 53,241,446	\$ 53,721,793	\$ 59,014,972	\$ 49,825,624
Other Liabilities - Total	SC75	\$ 11,024,441	\$ 13,654,987	\$ 18,843,932	\$ 18,010,522	\$ 19,599,835
Accrued Interest Payable - Deposits	SC763	\$ 248,380	\$ 595,196	\$ 619,128	\$ 568,855	\$ 687,470
Accrued Interest Payable - Other	SC766	\$ 243,905	\$ 785,069	\$ 825,008	\$ 1,020,496	\$ 916,931
Accrued Taxes	SC776	\$ 348,414	\$ 160,825	\$ 525,143	\$ 466,252	\$ 1,184,255
Accounts Payable	SC780	\$ 1,699,168	\$ 2,792,988	\$ 2,692,191	\$ 2,884,819	\$ 2,155,158
Deferred Income Taxes	SC790	\$ 100,507	\$ 119,814	\$ 997,498	\$ 1,716,786	\$ 2,801,679
Other Liabilities and Deferred Income	SC796	\$ 8,384,067	\$ 9,201,095	\$ 13,184,964	\$ 11,353,314	\$ 11,854,342
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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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 216,511,501	\$ 503,203,010	\$ 499,307,512	\$ 491,236,588	\$ 536,388,836
Minority Interest	SC800	\$ 2,040	\$ 3,913,687	\$ 3,913,656	\$ 3,918,653	\$ 2,944,884
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 10,800,102	\$ 40,706,416	\$ 38,285,626	\$ 38,102,552	\$ 51,755,644
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 19,500	\$ 500,814	\$ 500,814	\$ 500,814	\$ 679,775
Common Stock:						
Par Value	SC820	\$ 206,376	\$ 201,654	\$ 201,631	\$ 201,788	\$ 76,536
Paid in Excess of Par	SC830	\$ 10,574,226	\$ 40,003,948	\$ 37,583,181	\$ 37,399,950	\$ 50,999,333
Accumulated Other Comprehensive Income - Total	SC86	\$- 302,124	\$- 1,574,371	\$- 1,428,239	\$- 337,362	\$- 333,449
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 285,848	\$- 1,497,700	\$- 1,222,870	\$- 280,712	\$- 289,601
Gains (Losses) on Cash Flow Hedges	SC865	\$- 10,074	\$- 72,197	\$- 201,182	\$- 48,474	\$- 29,772
Other	SC870	\$- 6,202	\$- 4,474	\$- 4,187	\$- 8,176	\$- 14,076
Retained Earnings	SC880	\$ 6,260,701	\$ 6,309,968	\$ 11,945,781	\$ 10,572,325	\$ 15,800,158
Other Components of Equity Capital	SC891	\$- 16,185	\$- 16,226	\$- 16,165	\$ 355,905	\$- 16,777
Total Equity Capital	SC80	\$ 16,742,494	\$ 45,425,787	\$ 48,787,003	\$ 48,693,420	\$ 67,205,576
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 233,256,035	\$ 552,542,484	\$ 552,008,171	\$ 543,848,661	\$ 606,539,296

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Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	7	\$ 1,332
3	Federal, State, or other taxes receivable	13	\$ 215,949
4	Net deferred tax assets	41	\$ 1,733,553
6	Prepaid deposit insurance premiums	6	\$ 115
7	Prepaid expenses	54	\$ 91,337
9	Advances for loans serviced for others	5	\$ 976,859
12	Amounts receivable under interest rate swap agreem	1	\$ 65,653
13	Noninterest-bearing accts recv from Hold Co/Affl	5	\$ 176,244
14	Other noninterest-bearing short-term accounts recv	19	\$ 32,841
22	Unapplied loan disbursements	1	\$ 11
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	5	\$ 1,281
99	Other	46	\$ 1,168,133

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 18,745
4	Nonrefundable loan fees received prior to closing	6	\$ 1,409
5	Deferred gains from sale/leaseback	1	\$ 4,475
7	Deferred gains from the sale of real estate	2	\$ 50
8	Negative equity investments in uncons service corp	1	\$ 100
10	Amounts due brokers for unsettled transactions	1	\$ 201
11	The liability recorded for post-retirement benefit	32	\$ 160,716
13	Amounts payable under interest-rate-swap agreement	1	\$ 117,494
14	Unapplied loan payments received	5	\$ 5,369
15	Liability on loan servicing contracts	1	\$ 2,630
16	Recourse loan liability	4	\$ 282,737
17	Noninterest-bearing payables to Hold Co/Affiliates	8	\$ 1,041,042
18	Litigation reserves	1	\$ 17
20	F/V of all derivative instru. reportable as liab.	2	\$ 31,977
21	Liabilities for credit losses on OBS credit exposures	5	\$ 10,248
99	Other	74	\$ 6,534,476

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,962,634	\$ 8,328,701	\$ 8,704,990	\$ 9,082,118	\$ 9,891,356
Deposits and Investment Securities	SO115	\$ 144,410	\$ 322,795	\$ 320,385	\$ 348,304	\$ 364,357
Mortgage-Backed Securities	SO125	\$ 368,733	\$ 708,072	\$ 708,196	\$ 684,247	\$ 589,803
Mortgage Loans	SO141	\$ 2,171,176	\$ 5,585,821	\$ 5,982,793	\$ 6,417,970	\$ 7,348,121
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 9,210	\$ 45,930	\$ 48,543	\$ 59,840	\$ 106,668
Nonmortgage Loans - Total	SUB0950	\$ 1,085,731	\$ 1,433,281	\$ 1,435,786	\$ 1,367,090	\$ 1,295,748
Commercial Loans and Leases	SO160	\$ 357,508	\$ 389,477	\$ 431,879	\$ 440,884	\$ 426,437
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 21,758	\$ 17,144	\$ 17,610	\$ 16,900	\$ 15,684
Consumer Loans and Leases	SO171	\$ 728,223	\$ 1,043,804	\$ 1,003,907	\$ 926,206	\$ 869,311
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 161,616	\$ 215,658	\$ 191,677	\$ 187,767	\$ 170,975
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 40,024	\$ 83,176	\$ 71,242	\$ 55,515	\$ 49,461
Federal Home Loan Bank Stock	SO181	\$ 40,021	\$ 83,173	\$ 71,234	\$ 55,184	\$ 49,452
Other	SO185	\$ 3	\$ 3	\$ 8	\$ 331	\$ 9
Interest Expense - Total	SO21	\$ 1,471,679	\$ 3,401,676	\$ 4,118,068	\$ 4,837,300	\$ 5,468,401
Deposits	SO215	\$ 637,752	\$ 1,846,229	\$ 2,150,876	\$ 2,449,157	\$ 3,293,104
Escrows	SO225	\$ 1,151	\$ 2,311	\$ 2,481	\$ 2,895	\$ 2,869
Advances from FHLBank	SO230	\$ 454,311	\$ 991,762	\$ 1,201,898	\$ 1,349,912	\$ 1,058,155
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 454	\$ 107,043	\$ 109,223	\$ 111,586	\$ 121,545
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 378,052	\$ 454,359	\$ 653,724	\$ 924,018	\$ 992,754
Capitalized Interest	SO271	\$ 41	\$ 28	\$ 134	\$ 268	\$ 26
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,530,979	\$ 5,010,201	\$ 4,658,164	\$ 4,300,333	\$ 4,472,416
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,437,759	\$ 9,488,557	\$ 5,167,045	\$ 3,279,516	\$ 1,670,679
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 1,906,780	\$- 4,478,356	\$- 508,881	\$ 1,020,817	\$ 2,801,737
Noninterest Income - Total	SO42	\$ 868,761	\$ 2,163,790	\$ 3,443,788	\$ 2,729,579	\$ 3,312,202
Mortgage Loan Servicing Fees	SO410	\$ 268,854	\$ 686,451	\$ 694,082	\$ 672,239	\$ 701,612
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 548,011	\$ 254,885	\$- 804,552	\$- 842,729	\$- 526,699

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 1,521,335	\$ 2,683,768	\$ 2,588,934	\$ 2,771,053	\$ 2,611,835
Net Income (Loss) from Other - Total	SUB0451	\$- 559,770	\$- 1,807,522	\$ 800,314	\$- 973,421	\$- 573,857
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 67,166	\$- 403,803	\$ 288,574	\$- 154,282	\$- 162,408
Operations & Sale of Repossessed Assets	SO461	\$- 32,716	\$- 57,397	\$- 61,350	\$- 82,292	\$- 49,521
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 80,609	\$- 43,110	\$- 29,679	\$- 244,391	\$- 158,244
Sale of Securities Held-to-Maturity	SO467	\$ 11	\$ 0	\$ 0	\$ 0	\$- 1
Sale of Loans Held for Investment	SO475	\$- 3,411	\$- 28,523	\$ 1,412	\$- 117,370	\$ 2,112
Sale of Other Assets Held for Investment	SO477	\$- 4,097	\$ 5,195	\$ 95,175	\$ 528	\$ 31,556
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 371,782	\$- 1,279,884	\$ 506,182	\$- 375,614	\$- 237,351
Other Noninterest Income	SO488	\$ 186,353	\$ 346,208	\$ 165,010	\$ 1,102,437	\$ 1,099,311
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 2,810,311	\$ 5,015,608	\$ 4,643,848	\$ 9,905,833	\$ 4,793,691
All Personnel Compensation and Expense	SO510	\$ 600,379	\$ 1,585,489	\$ 1,597,136	\$ 1,522,846	\$ 1,562,304
Legal Expense	SO520	\$ 15,387	\$ 33,787	\$ 20,880	\$ 29,610	\$ 20,981
Office Occupancy and Equipment Expense	SO530	\$ 208,681	\$ 624,663	\$ 546,255	\$ 598,428	\$ 511,415
Marketing and Other Professional Services	SO540	\$ 507,249	\$ 608,070	\$ 549,612	\$ 636,946	\$ 572,794
Loan Servicing Fees	SO550	\$ 59,409	\$ 202,162	\$ 254,011	\$ 181,504	\$ 153,349
Goodwill and Other Intangibles Expense	SO560	\$ 106,347	\$ 73,551	\$ 69,855	\$ 5,116,145	\$ 100,735
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 109,294	\$ 192,231	\$ 129,196	\$ 72,097	\$ 33,994
Other Noninterest Expense	SO580	\$ 1,203,565	\$ 1,695,655	\$ 1,476,903	\$ 1,748,257	\$ 1,838,119
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 3,848,330	\$- 7,330,174	\$- 1,708,941	\$- 6,155,437	\$ 1,320,248
Income Taxes - Total	SO71	\$- 340,138	\$- 2,657,958	\$- 631,548	\$- 712,849	\$ 409,890

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 426,332	\$- 2,386,609	\$- 604,629	\$- 607,911	\$ 386,794
State, Local & Other	SO720	\$ 86,194	\$- 271,349	\$- 26,919	\$- 104,938	\$ 23,096
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 3,508,192	\$- 4,672,216	\$- 1,077,393	\$- 5,442,588	\$ 910,358
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 3,508,192	\$- 4,672,216	\$- 1,077,393	\$- 5,442,588	\$ 910,358

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Other Codes As of Sep 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 44
4	Net income(loss) from leasing or subleasing space	16	\$ 650
5	Net income(loss) from real estate held for invest	1	\$ 43
6	Net income(loss)-equity invest in uncons sub org	2	\$- 141
7	Net income(loss) from leased property	5	\$ 1,231
9	Net income from data processing lease/services	1	\$ 20
14	Interest Income from CNFIs reported on SC655	2	\$- 25,323
15	Income from corporate-owned life insurance	25	\$ 3,476
99	Other	67	\$ 195,835

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	28	\$ 22,039
2	OTS assessments	7	\$ 723
6	Supervisory examination fees	12	\$ 322
7	Office supplies, printing, and postage	56	\$ 11,260
8	Telephone, including data lines	15	\$ 2,672
9	Loan origination expense	12	\$ 6,294
10	ATM expense	8	\$ 1,113
13	Misc taxes other than income & real estate	1	\$ 168
14	Losses from fraud	1	\$ 63
15	Foreclosure expenses	2	\$ 11,474
16	Web site expenses	1	\$ 146
17	Charitable contributions	6	\$ 151
99	Other	59	\$ 1,086,235

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 11,204,046	\$ 17,033,691	\$ 8,704,990	\$ 39,938,047	\$ 30,855,929
YTD - Deposits and Investment Securities	Y_SO115	\$ 425,524	\$ 643,180	\$ 320,385	\$ 2,219,344	\$ 1,871,040
YTD - Mortgage-Backed Securities	Y_SO125	\$ 888,380	\$ 1,416,268	\$ 708,196	\$ 2,333,561	\$ 1,649,314
YTD - Mortgage Loans	Y_SO141	\$ 6,076,893	\$ 11,568,614	\$ 5,982,793	\$ 28,847,946	\$ 22,429,976
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 51,830	\$ 94,473	\$ 48,543	\$ 501,442	\$ 441,602
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,102,826	\$ 821,356	\$ 431,879	\$ 1,645,165	\$ 1,204,281
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 56,387	\$ 34,754	\$ 17,610	\$ 59,884	\$ 42,984
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,224,343	\$ 2,047,711	\$ 1,003,907	\$ 3,616,288	\$ 2,690,082
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 377,863	\$ 407,335	\$ 191,677	\$ 714,418	\$ 526,651
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 100,389	\$ 154,418	\$ 71,242	\$ 245,351	\$ 189,836
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 100,385	\$ 154,407	\$ 71,234	\$ 239,126	\$ 183,942
YTD - Other	Y_SO185	\$ 4	\$ 11	\$ 8	\$ 6,225	\$ 5,894
YTD - Interest Expense - Total	Y_SO21	\$ 4,164,601	\$ 7,519,744	\$ 4,118,068	\$ 21,844,688	\$ 17,007,388
YTD - Deposits	Y_SO215	\$ 1,786,527	\$ 3,997,105	\$ 2,150,876	\$ 12,305,719	\$ 9,856,562
YTD - Escrows	Y_SO225	\$ 2,738	\$ 4,792	\$ 2,481	\$ 10,418	\$ 7,523
YTD - Advances from FHLBank	Y_SO230	\$ 1,217,413	\$ 2,193,660	\$ 1,201,898	\$ 4,504,075	\$ 3,154,163
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 1,352	\$ 216,266	\$ 109,223	\$ 475,229	\$ 363,643
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,156,774	\$ 1,108,083	\$ 653,724	\$ 4,549,552	\$ 3,625,534
YTD - Capitalized Interest	Y_SO271	\$ 203	\$ 162	\$ 134	\$ 306	\$ 38
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 7,139,834	\$ 9,668,365	\$ 4,658,164	\$ 18,338,711	\$ 14,038,378
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 9,221,735	\$ 14,655,602	\$ 5,167,045	\$ 6,310,916	\$ 3,031,400
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 2,081,901	\$- 4,987,237	\$- 508,881	\$ 12,027,796	\$ 11,006,979
YTD - Noninterest Income - Total	Y_SO42	\$ 4,488,907	\$ 5,607,578	\$ 3,443,788	\$ 13,961,312	\$ 11,231,733
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 444,670	\$ 1,380,533	\$ 694,082	\$ 2,723,983	\$ 2,051,744
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 505,853	\$- 549,667	\$- 804,552	\$- 1,905,301	\$- 1,062,572

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 4,705,244	\$ 5,272,702	\$ 2,588,934	\$ 10,238,817	\$ 7,467,764
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 347,393	\$- 1,007,208	\$ 800,314	\$- 643,731	\$ 329,690
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 160,800	\$- 115,229	\$ 288,574	\$ 693,606	\$ 847,888
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 71,363	\$- 118,747	\$- 61,350	\$- 177,085	\$- 94,793
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 84,176	\$- 72,789	\$- 29,679	\$- 452,679	\$- 208,288
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 11	\$ 0	\$ 0	\$- 6	\$- 6
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 2,050	\$- 27,111	\$ 1,412	\$- 10,905	\$ 106,465
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 11,577	\$ 100,370	\$ 95,175	\$ 45,756	\$ 45,228
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 362,192	\$- 773,702	\$ 506,182	\$- 742,418	\$- 366,804
YTD - Other Noninterest Income	Y_SO488	\$ 192,239	\$ 511,218	\$ 165,010	\$ 3,547,545	\$ 2,445,108
YTD - Noninterest Expense - Total	Y_SO51	\$ 7,124,769	\$ 9,659,456	\$ 4,643,848	\$ 24,221,791	\$ 14,315,958
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,579,606	\$ 3,182,625	\$ 1,597,136	\$ 6,460,714	\$ 4,937,868
YTD - Legal Expense	Y_SO520	\$ 30,865	\$ 54,667	\$ 20,880	\$ 89,129	\$ 59,519
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 503,176	\$ 1,170,918	\$ 546,255	\$ 2,157,010	\$ 1,558,582
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,388,824	\$ 1,157,682	\$ 549,612	\$ 2,263,739	\$ 1,626,793
YTD - Loan Servicing Fees	Y_SO550	\$ 417,930	\$ 456,173	\$ 254,011	\$ 524,457	\$ 342,953
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 148,695	\$ 143,406	\$ 69,855	\$ 5,440,176	\$ 324,031
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 165,668	\$ 321,427	\$ 129,196	\$ 141,299	\$ 69,202
YTD - Other Noninterest Expense	Y_SO580	\$ 2,890,005	\$ 3,172,558	\$ 1,476,903	\$ 7,145,268	\$ 5,397,011
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 4,717,763	\$- 9,039,115	\$- 1,708,941	\$ 1,767,317	\$ 7,922,754
YTD - Income Taxes - Total	Y_SO71	\$- 499,243	\$- 3,289,506	\$- 631,548	\$ 2,050,155	\$ 2,763,004
YTD - Federal	Y_SO710	\$- 632,817	\$- 2,991,238	\$- 604,629	\$ 1,815,627	\$ 2,423,538
YTD - State, Local, and Other	Y_SO720	\$ 133,574	\$- 298,268	\$- 26,919	\$ 234,528	\$ 339,466
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 4,218,520	\$- 5,749,609	\$- 1,077,393	\$- 282,839	\$ 5,159,749
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 136	\$ 136
YTD - Net Income (Loss)	Y_SO91	\$- 4,218,520	\$- 5,749,609	\$- 1,077,393	\$- 282,703	\$ 5,159,885

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 5,959,199	\$ 8,381,632	\$ 5,582,952	\$ 3,697,764	\$ 3,157,002
Net Provision for Loss	VA115	\$ 4,017,380	\$ 9,208,540	\$ 5,048,693	\$ 3,211,830	\$ 1,672,492
Transfers	VA125	\$- 117,233	\$- 161,801	\$- 128,749	\$- 3,736	\$- 50,883
Recoveries	VA135	\$ 84,510	\$ 106,340	\$ 70,829	\$ 245,218	\$ 68,029
Adjustments	VA145	\$ 217,515	\$- 28,755	\$ 56,860	\$- 63,372	\$- 41,302
Charge-offs	VA155	\$ 1,660,820	\$ 3,135,270	\$ 2,227,396	\$ 1,504,751	\$ 1,113,472
General Valuation Allowances - Ending Balance	VA165	\$ 8,500,551	\$ 14,370,686	\$ 8,403,189	\$ 5,582,953	\$ 3,691,866
Specific Valuation Allowances - Beginning Balance	VA108	\$ 731,208	\$ 449,866	\$ 171,403	\$ 78,177	\$ 20,713
Net Provision for Loss	VA118	\$ 529,673	\$ 472,248	\$ 247,548	\$ 139,783	\$ 32,181
Transfers	VA128	\$ 117,233	\$ 161,801	\$ 128,749	\$ 3,736	\$ 50,883
Adjustments	VA148	\$- 3,352	\$- 2,670	\$- 747	\$ 7,580	\$ 13
Charge-offs	VA158	\$ 262,236	\$ 301,591	\$ 123,309	\$ 57,873	\$ 25,613
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,112,526	\$ 779,654	\$ 423,644	\$ 171,402	\$ 78,177
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,690,407	\$ 8,831,498	\$ 5,754,355	\$ 3,775,940	\$ 3,177,715
Net Provision for Loss	VA120	\$ 4,547,053	\$ 9,680,788	\$ 5,296,241	\$ 3,351,613	\$ 1,704,673
Recoveries	VA140	\$ 84,510	\$ 106,340	\$ 70,829	\$ 245,218	\$ 68,029
Adjustments	VA150	\$ 214,163	\$- 31,425	\$ 56,113	\$- 55,792	\$- 41,289
Charge-offs	VA160	\$ 1,923,056	\$ 3,436,861	\$ 2,350,705	\$ 1,562,624	\$ 1,139,085
Total Valuation Allowances - Ending Balance	VA170	\$ 9,613,077	\$ 15,150,340	\$ 8,826,833	\$ 5,754,355	\$ 3,770,043
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,660,820	\$ 3,135,270	\$ 2,227,396	\$ 1,504,751	\$ 1,113,472
Mortgage-Backed Securities	VA370	\$ 353,809	\$ 2,412	\$ 70	\$ 0	\$ 4,360
Mortgage Loans - Total	VA46	\$ 360,801	\$ 2,233,587	\$ 1,386,631	\$ 740,674	\$ 341,761
Construction - Total	SUB2030	\$ 52,676	\$ 31,002	\$ 65,310	\$ 38,003	\$ 5,369
1-4 Dwelling Units	VA420	\$ 51,435	\$ 16,106	\$ 64,654	\$ 37,322	\$ 5,369
Multifamily (5 or more) Dwelling Units	VA430	\$ 11	\$ 14,890	\$ 656	\$ 450	\$ 0
Nonresidential Property	VA440	\$ 1,230	\$ 6	\$ 0	\$ 231	\$ 0
Permanent - Total	SUB2041	\$ 308,125	\$ 2,202,585	\$ 1,321,321	\$ 702,671	\$ 336,392
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 46,493	\$ 677,296	\$ 439,927	\$ 216,409	\$ 88,630
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 216,539	\$ 1,302,423	\$ 649,727	\$ 340,239	\$ 166,835
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 7,683	\$ 197,123	\$ 188,828	\$ 126,835	\$ 75,320
Multifamily (5 or more) Dwelling Units	VA470	\$ 104	\$ 3,448	\$ 4,296	\$ 4,441	\$ 427
Nonresidential Property (Except Land)	VA480	\$ 13	\$ 1,127	\$ 1,273	\$ 1,004	\$ 941

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 37,293	\$ 21,168	\$ 37,270	\$ 13,743	\$ 4,239
Nonmortgage Loans - Total	VA56	\$ 797,898	\$ 889,696	\$ 836,519	\$ 757,064	\$ 756,837
Commercial Loans	VA520	\$ 276,604	\$ 267,995	\$ 227,816	\$ 178,327	\$ 136,888
Consumer Loans - Total	SUB2061	\$ 521,294	\$ 621,701	\$ 608,703	\$ 578,737	\$ 619,949
Loans on Deposits	VA510	\$ 2	\$ 6	\$ 45	\$ 61	\$ 76
Home Improvement Loans	VA516	\$ 1,335	\$ 10,991	\$ 6,334	\$ 2,152	\$ 394
Education Loans	VA530	\$ 0	\$ 0	\$ 7	\$ 8	\$ 0
Auto Loans	VA540	\$ 650	\$ 245	\$ 271	\$ 331	\$ 260
Mobile Home Loans	VA550	\$ 14	\$ 43	\$ 16	\$ 185	\$ 235
Credit Cards	VA556	\$ 420,873	\$ 510,535	\$ 522,026	\$ 506,345	\$ 569,679
Other	VA560	\$ 98,420	\$ 99,881	\$ 80,004	\$ 69,655	\$ 49,305
Reposessed Assets - Total	VA60	\$ 8,694	\$ 8,039	\$ 4,031	\$ 6,810	\$ 10,276
Real Estate - Construction	VA605	\$ 1,723	\$ 2,362	\$ 1,377	\$ 395	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,325	\$ 195	\$ 290	\$ 4,785	\$ 3,966
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 4	\$ 25	\$ 0	\$ 145	\$ 29
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 168	\$ 15	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 516	\$ 2,272	\$ 56	\$ 54	\$ 0
Other Reposessed Assets	VA630	\$ 4,126	\$ 3,017	\$ 2,293	\$ 1,431	\$ 6,281
Other Assets	VA930	\$ 139,618	\$ 1,536	\$ 145	\$ 203	\$ 238
GVA Recoveries - Assets - Total	SUB2126	\$ 84,510	\$ 106,340	\$ 70,829	\$ 245,218	\$ 68,029
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7,714	\$ 24,811	\$ 13,161	\$ 17,209	\$ 7,814
Construction - Total	SUB2130	\$ 1,027	\$ 672	\$ 292	\$ 2,273	\$ 190
1-4 Dwelling Units	VA421	\$ 1,024	\$ 672	\$ 188	\$ 2,273	\$ 190
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 3	\$ 0	\$ 104	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 6,687	\$ 24,139	\$ 12,869	\$ 14,936	\$ 7,624
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 431	\$ 11,178	\$ 6,172	\$ 4,954	\$ 2,820
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 5,643	\$ 3,681	\$ 2,687	\$ 6,555	\$ 2,357
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 551	\$ 8,336	\$ 3,701	\$ 1,553	\$ 12
Multifamily (5 or more) Dwelling Units	VA471	\$ 60	\$ 45	\$ 0	\$ 0	\$ 10
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 800	\$ 309	\$ 1,873	\$ 2,425
Land	VA491	\$ 2	\$ 99	\$ 0	\$ 1	\$ 0
Nonmortgage Loans - Total	VA57	\$ 76,746	\$ 81,474	\$ 57,619	\$ 227,945	\$ 60,106

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 15,636	\$ 21,932	\$ 16,125	\$ 14,481	\$ 16,544
Consumer Loans - Total	SUB2161	\$ 61,110	\$ 59,542	\$ 41,494	\$ 213,464	\$ 43,562
Loans on Deposits	VA511	\$ 1	\$ 3	\$ 44	\$ 12	\$ 9
Home Improvement Loans	VA517	\$ 0	\$ 2,399	\$ 973	\$ 443	\$ 95
Education Loans	VA531	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
Auto Loans	VA541	\$ 115	\$ 166	\$ 201	\$ 134	\$ 316
Mobile Home Loans	VA551	\$ 56	\$ 62	\$ 40	\$ 123	\$ 18
Credit Cards	VA557	\$ 50,956	\$ 49,244	\$ 34,105	\$ 204,245	\$ 38,371
Other	VA561	\$ 9,982	\$ 7,667	\$ 6,131	\$ 8,507	\$ 4,752
Other Assets	VA931	\$ 50	\$ 55	\$ 49	\$ 64	\$ 109
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 646,908	\$ 634,048	\$ 376,299	\$ 143,521	\$ 83,065
Deposits and Investment Securities	VA38	\$ 9	\$ 504	\$ 15	\$ 20	\$ 20
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 499,570	\$ 425,575	\$ 258,370	\$ 83,656	\$ 44,108
Construction - Total	SUB2230	\$ 78,452	\$ 61,511	\$ 52,032	\$ 14,910	\$ 27,456
1-4 Dwelling Units	VA422	\$ 58,901	\$ 49,315	\$ 46,277	\$ 8,976	\$ 20,354
Multifamily (5 or more) Dwelling Units	VA432	\$ 18,973	\$ 10,131	\$ 5,755	\$ 5,934	\$ 7,102
Nonresidential Property	VA442	\$ 578	\$ 2,065	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 421,118	\$ 364,064	\$ 206,338	\$ 68,746	\$ 16,652
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 11,607	\$ 7,230	\$ 2,810	\$ 2,437	\$ 61
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 360,952	\$ 315,510	\$ 175,387	\$ 52,201	\$ 16,442
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 120	\$ 1,185	\$ 1,355	\$ 93	\$ 109
Multifamily (5 or more) Dwelling Units	VA472	\$ 6,870	\$ 3,898	\$ 296	\$ 683	\$ 70
Nonresidential Property (Except Land)	VA482	\$- 34	\$ 1,738	\$ 0	\$ 50	\$ 31
Land	VA492	\$ 41,603	\$ 34,503	\$ 26,490	\$ 13,282	\$- 61
Nonmortgage Loans - Total	VA58	\$ 5,468	\$ 20,756	\$ 1,914	\$- 7,170	\$ 8,978
Commercial Loans	VA522	\$ 4,464	\$ 19,885	\$ 1,177	\$- 7,284	\$ 8,627
Consumer Loans - Total	SUB2261	\$ 1,004	\$ 871	\$ 737	\$ 114	\$ 351
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 128	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 740	\$ 36	\$ 3	\$- 36	\$ 60
Mobile Home Loans	VA552	\$ 0	\$ 419	\$ 502	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 6	\$ 12	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 136	\$ 416	\$ 226	\$ 138	\$ 291
Reposessed Assets - Total	VA62	\$ 133,689	\$ 175,665	\$ 115,994	\$ 66,938	\$ 30,067
Real Estate - Construction	VA606	\$ 1,435	\$ 3,604	\$ 1,810	\$ 0	\$ 24
Real Estate - 1-4 Dwelling Units	VA614	\$ 98,917	\$ 171,973	\$ 114,118	\$ 66,607	\$ 30,043
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 3,024	\$ 11	\$ 66	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 14,239	\$ 75	\$ 0	\$ 331	\$ 0
Real Estate - Land	VA629	\$ 16,074	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 8,053	\$ 11,454	\$- 9	\$- 10	\$- 24
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 119	\$ 94	\$ 15	\$ 87	\$- 84
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,223,218	\$ 3,662,978	\$ 2,532,866	\$ 1,403,054	\$ 1,128,508
Deposits and Investment Securities	VA39	\$ 9	\$ 504	\$ 15	\$ 20	\$ 20
Mortgage-Backed Securities	VA375	\$ 353,809	\$ 2,412	\$ 70	\$ 0	\$ 4,360
Mortgage Loans - Total	VA49	\$ 852,657	\$ 2,634,351	\$ 1,631,840	\$ 807,121	\$ 378,055
Construction - Total	SUB2330	\$ 130,101	\$ 91,841	\$ 117,050	\$ 50,640	\$ 32,635
1-4 Dwelling Units	VA425	\$ 109,312	\$ 64,749	\$ 110,743	\$ 44,025	\$ 25,533
Multifamily (5 or more) Dwelling Units	VA435	\$ 18,984	\$ 25,021	\$ 6,411	\$ 6,384	\$ 7,102
Nonresidential Property	VA445	\$ 1,805	\$ 2,071	\$- 104	\$ 231	\$ 0
Permanent - Total	SUB2341	\$ 722,556	\$ 2,542,510	\$ 1,514,790	\$ 756,481	\$ 345,420
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 57,669	\$ 673,348	\$ 436,565	\$ 213,892	\$ 85,871
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 571,848	\$ 1,614,252	\$ 822,427	\$ 385,885	\$ 180,920
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 7,252	\$ 189,972	\$ 186,482	\$ 125,375	\$ 75,417
Multifamily (5 or more) Dwelling Units	VA475	\$ 6,914	\$ 7,301	\$ 4,592	\$ 5,124	\$ 487
Nonresidential Property (Except Land)	VA485	\$- 21	\$ 2,065	\$ 964	\$- 819	\$- 1,453
Land	VA495	\$ 78,894	\$ 55,572	\$ 63,760	\$ 27,024	\$ 4,178
Nonmortgage Loans - Total	VA59	\$ 726,620	\$ 828,978	\$ 780,814	\$ 521,949	\$ 705,709
Commercial Loans	VA525	\$ 265,432	\$ 265,948	\$ 212,868	\$ 156,562	\$ 128,971
Consumer Loans - Total	SUB2361	\$ 461,188	\$ 563,030	\$ 567,946	\$ 365,387	\$ 576,738
Loans on Deposits	VA515	\$ 1	\$ 3	\$ 1	\$ 49	\$ 67
Home Improvement Loans	VA519	\$ 1,463	\$ 8,592	\$ 5,361	\$ 1,709	\$ 299
Education Loans	VA535	\$ 0	\$- 1	\$ 7	\$ 8	\$- 1
Auto Loans	VA545	\$ 1,275	\$ 115	\$ 73	\$ 161	\$ 4
Mobile Home Loans	VA555	\$- 42	\$ 400	\$ 478	\$ 62	\$ 217

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 369,917	\$ 461,291	\$ 487,927	\$ 302,112	\$ 531,308
Other	VA565	\$ 88,574	\$ 92,630	\$ 74,099	\$ 61,286	\$ 44,844
Reposessed Assets - Total	VA65	\$ 142,383	\$ 183,704	\$ 120,025	\$ 73,748	\$ 40,343
Real Estate - Construction	VA607	\$ 3,158	\$ 5,966	\$ 3,187	\$ 395	\$ 24
Real Estate - 1-4 Dwelling Units	VA615	\$ 101,242	\$ 172,168	\$ 114,408	\$ 71,392	\$ 34,009
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 3,028	\$ 36	\$ 66	\$ 145	\$ 29
Real Estate - Nonresidential (Except Land)	VA627	\$ 14,239	\$ 243	\$ 15	\$ 331	\$ 0
Real Estate - Land	VA631	\$ 16,590	\$ 2,272	\$ 56	\$ 54	\$ 0
Other Reposessed Assets	VA633	\$ 4,126	\$ 3,019	\$ 2,293	\$ 1,431	\$ 6,281
Real Estate Held for Investment	VA75	\$ 8,053	\$ 11,454	\$- 9	\$- 10	\$- 24
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 139,687	\$ 1,575	\$ 111	\$ 226	\$ 45
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,716,649	\$ 3,247,294	\$ 2,019,071	\$ 1,269,300	\$ 582,349
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,470,383	\$ 3,760,970	\$ 2,697,804	\$ 2,044,635	\$ 1,199,922
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 936,126	\$ 1,572,011	\$ 1,302,406	\$ 833,969	\$ 628,234
Construction	VA951	\$ 29,175	\$ 53,674	\$ 50,374	\$ 8,667	\$ 12,488
Permanent - 1-4 Dwelling Units	VA952	\$ 893,108	\$ 1,485,051	\$ 1,219,834	\$ 822,327	\$ 600,594
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 800	\$ 8,253	\$ 2,090	\$ 1,390	\$ 3,428
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 1,047	\$ 1,474	\$ 882	\$ 1,061
Permanent - Land	VA955	\$ 13,043	\$ 23,986	\$ 28,634	\$ 703	\$ 10,663
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 2,283,865	\$ 4,541,261	\$ 4,471,606	\$ 4,058,543	\$ 2,689,230
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 11,278,124	\$ 22,792,386	\$ 18,195,723	\$ 13,340,079	\$ 11,275,767
Substandard	VA965	\$ 11,241,315	\$ 22,595,370	\$ 18,114,247	\$ 13,242,348	\$ 11,240,787
Doubtful	VA970	\$ 36,786	\$ 196,897	\$ 81,476	\$ 97,731	\$ 34,921
Loss	VA975	\$ 23	\$ 119	\$ 0	\$ 0	\$ 59
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 59,149	\$ 61,568	\$ 78,144	\$ 80,988
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 45,992	\$ 48,350	\$ 59,292	\$ 61,290
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 15,427,160	\$ 28,962,625	\$ 24,545,134	\$ 19,701,770	\$ 16,626,361
Mortgages - Total	SUB2421	\$ 13,652,362	\$ 26,593,110	\$ 22,483,861	\$ 17,852,898	\$ 15,035,838
Construction and Land Loans	SUB2430	\$ 1,849,221	\$ 1,919,449	\$ 1,637,433	\$ 1,235,538	\$ 716,773
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 11,686,040	\$ 24,307,174	\$ 20,496,050	\$ 16,375,577	\$ 14,061,914
Permanent Loans Secured by All Other Property	SUB2450	\$ 541,938	\$ 756,879	\$ 609,208	\$ 572,049	\$ 323,169
Nonmortgages - Total	SUB2461	\$ 1,774,798	\$ 2,369,515	\$ 2,061,273	\$ 1,848,872	\$ 1,590,523
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 6,343,151	\$ 11,020,173	\$ 10,549,029	\$ 9,478,887	\$ 8,963,746
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 5,912,117	\$ 10,235,846	\$ 9,900,665	\$ 8,875,485	\$ 8,425,810
Mortgage Loans - Total	SUB2481	\$ 4,958,962	\$ 9,020,966	\$ 8,790,590	\$ 7,853,574	\$ 7,557,855
Construction	PD115	\$ 300,813	\$ 236,156	\$ 335,488	\$ 233,279	\$ 281,369
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 117,552	\$ 940,558	\$ 1,060,758	\$ 902,383	\$ 682,347
Secured by First Liens	PD123	\$ 4,329,643	\$ 7,415,920	\$ 6,936,013	\$ 6,353,005	\$ 6,246,353
Secured by Junior Liens	PD124	\$ 43,447	\$ 213,511	\$ 229,762	\$ 232,159	\$ 210,292
Multifamily (5 or more) Dwelling Units	PD125	\$ 34,367	\$ 78,101	\$ 114,927	\$ 61,641	\$ 84,011
Nonresidential Property (Except Land)	PD135	\$ 42,985	\$ 42,151	\$ 38,969	\$ 26,332	\$ 21,044
Land	PD138	\$ 90,155	\$ 94,569	\$ 74,673	\$ 44,775	\$ 32,439
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 274,592	\$ 304,857	\$ 327,971	\$ 284,898	\$ 227,064
Consumer Loans - Total	SUB2511	\$ 678,563	\$ 910,023	\$ 782,104	\$ 737,013	\$ 640,891
Loans on Deposits	PD161	\$ 386	\$ 612	\$ 1,000	\$ 1,553	\$ 1,990
Home Improvement Loans	PD163	\$ 2,434	\$ 20,071	\$ 20,111	\$ 867	\$ 611
Education Loans	PD165	\$ 100	\$ 171	\$ 157	\$ 100	\$ 94
Auto Loans	PD167	\$ 6,053	\$ 3,889	\$ 3,911	\$ 4,561	\$ 4,145
Mobile Home Loans	PD169	\$ 1,778	\$ 1,658	\$ 1,671	\$ 1,496	\$ 1,206
Credit Cards	PD171	\$ 563,597	\$ 793,336	\$ 628,444	\$ 604,729	\$ 544,495
Other	PD180	\$ 104,215	\$ 90,286	\$ 126,810	\$ 123,707	\$ 88,350
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 122,532	\$ 107,333	\$ 140,494	\$ 20,924	\$ 39,577
Held for Sale Included in PD115:PD180	PD192	\$ 19,169	\$ 11,991	\$ 13,162	\$ 72,172	\$ 425,951

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 8,015	\$ 45,637	\$ 45,729	\$ 58,767	\$ 40,441
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 4,500	\$ 30,544	\$ 32,232	\$ 45,008	\$ 31,658
Rebooked GNMA's Incl in PD195	PD197	\$ 1,263	\$ 2,487	\$ 2,524	\$ 2,108	\$ 2,551
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 431,034	\$ 784,327	\$ 648,364	\$ 603,402	\$ 537,936
Mortgage Loans - Total	SUB2491	\$ 53,319	\$ 102,861	\$ 108,220	\$ 117,334	\$ 115,901
Construction	PD215	\$ 33,805	\$ 20,305	\$ 8,295	\$ 8,114	\$ 6,075
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 2,052	\$ 9,140	\$ 12,919	\$ 15,480	\$ 12,599
Secured by First Liens	PD223	\$ 15,548	\$ 71,073	\$ 85,875	\$ 93,518	\$ 93,488
Secured by Junior Liens	PD224	\$ 0	\$ 762	\$ 338	\$ 45	\$ 286
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 1,508	\$ 0	\$ 0	\$ 29
Nonresidential Property (Except Land)	PD235	\$ 702	\$ 0	\$ 513	\$ 177	\$ 3,348
Land	PD238	\$ 1,212	\$ 73	\$ 280	\$ 0	\$ 76
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 226,820	\$ 235,600	\$ 200,266	\$ 162,076	\$ 123,278
Consumer Loans - Total	SUB2521	\$ 150,895	\$ 445,866	\$ 339,878	\$ 323,992	\$ 298,757
Loans on Deposits	PD261	\$ 2,456	\$ 27	\$ 22	\$ 87	\$ 284
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 49	\$ 13	\$ 88	\$ 30	\$ 23
Auto Loans	PD267	\$ 23	\$ 16	\$ 8	\$ 6	\$ 24
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 148,167	\$ 444,161	\$ 338,068	\$ 322,291	\$ 297,042
Other	PD280	\$ 200	\$ 1,649	\$ 1,692	\$ 1,578	\$ 1,384
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 7,843	\$ 33,483	\$ 35,965	\$ 41,346	\$ 50,448
Held for Sale Included in PD215:PD280	PD292	\$ 6,253	\$ 6,895	\$ 5,934	\$ 43,731	\$ 43,727
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 6,896	\$ 68,715	\$ 79,989	\$ 90,562	\$ 93,092
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 1,326	\$ 62,546	\$ 74,525	\$ 85,915	\$ 88,627
Rebooked GNMA's Incl in PD295	PD297	\$ 5,274	\$ 6,106	\$ 5,448	\$ 4,625	\$ 4,391
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 9,084,009	\$ 17,942,452	\$ 13,996,105	\$ 10,222,883	\$ 7,662,615
Mortgage Loans - Total	SUB2501	\$ 8,640,081	\$ 17,469,283	\$ 13,585,051	\$ 9,881,990	\$ 7,362,082

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 1,089,766	\$ 1,272,596	\$ 1,034,820	\$ 663,879	\$ 363,311
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 99,134	\$ 1,511,951	\$ 1,105,173	\$ 814,952	\$ 530,312
Secured by First Liens	PD323	\$ 7,025,327	\$ 13,910,893	\$ 10,781,649	\$ 7,699,966	\$ 6,140,196
Secured by Junior Liens	PD324	\$ 53,337	\$ 233,366	\$ 283,563	\$ 264,069	\$ 146,041
Multifamily (5 or more) Dwelling Units	PD325	\$ 18,682	\$ 189,685	\$ 155,235	\$ 126,081	\$ 116,026
Nonresidential Property (Except Land)	PD335	\$ 20,365	\$ 55,042	\$ 40,734	\$ 27,552	\$ 32,693
Land	PD338	\$ 333,470	\$ 295,750	\$ 183,877	\$ 285,491	\$ 33,503
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 55,183	\$ 112,611	\$ 90,451	\$ 74,203	\$ 69,789
Consumer Loans - Total	SUB2531	\$ 388,745	\$ 360,558	\$ 320,603	\$ 266,690	\$ 230,744
Loans on Deposits	PD361	\$ 54	\$ 148	\$ 64	\$ 35	\$ 128
Home Improvement Loans	PD363	\$ 637	\$ 15,731	\$ 15,775	\$ 269	\$ 152
Education Loans	PD365	\$ 8	\$ 0	\$ 0	\$ 13	\$ 8
Auto Loans	PD367	\$ 1,193	\$ 1,156	\$ 982	\$ 1,097	\$ 1,085
Mobile Home Loans	PD369	\$ 4,307	\$ 1,557	\$ 1,568	\$ 1,059	\$ 970
Credit Cards	PD371	\$ 299,958	\$ 262,789	\$ 206,712	\$ 188,941	\$ 175,159
Other	PD380	\$ 82,588	\$ 79,177	\$ 95,502	\$ 75,276	\$ 53,242
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,802,950	\$ 2,952,235	\$ 1,499,057	\$ 691,832	\$ 525,242
Held for Sale Included in PD315:PD380	PD392	\$ 6,318	\$ 8,793	\$ 6,256	\$ 25,500	\$ 395,119
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 3,658	\$ 20,565	\$ 20,376	\$ 22,009	\$ 26,055
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 2,228	\$ 2,546	\$ 3,192	\$ 3,559	\$ 3,743
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,900,210	\$ 20,225,793	\$ 19,896,296	\$ 18,032,866	\$ 16,862,216
90% up to 100% LTV	LD110	\$ 2,734,819	\$ 13,281,922	\$ 14,525,081	\$ 13,661,586	\$ 13,605,921
100% and greater LTV	LD120	\$ 165,391	\$ 6,943,871	\$ 5,371,215	\$ 4,371,280	\$ 3,256,295
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 558,605	\$ 5,907,024	\$ 4,344,289	\$ 2,999,022	\$ 1,929,825
Past Due and Still Accruing - Total	SUB5240	\$ 213,301	\$ 1,145,551	\$ 1,100,001	\$ 860,327	\$ 689,725

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 212,349	\$ 1,144,636	\$ 1,098,718	\$ 857,974	\$ 680,809
90% up to 100% LTV	LD210	\$ 202,485	\$ 819,616	\$ 852,623	\$ 664,128	\$ 583,220
100% and greater LTV	LD220	\$ 9,864	\$ 325,020	\$ 246,095	\$ 193,846	\$ 97,589
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 952	\$ 915	\$ 1,283	\$ 2,353	\$ 8,916
90% up to 100% LTV	LD230	\$ 952	\$ 701	\$ 1,188	\$ 1,753	\$ 7,489
100% and greater LTV	LD240	\$ 0	\$ 214	\$ 95	\$ 600	\$ 1,427
Nonaccrual - Total	SUB5230	\$ 345,304	\$ 4,761,473	\$ 3,244,288	\$ 2,138,695	\$ 1,240,100
90% up to 100% LTV	LD250	\$ 313,041	\$ 1,392,332	\$ 1,260,670	\$ 918,387	\$ 633,207
100% and greater LTV	LD260	\$ 32,263	\$ 3,369,141	\$ 1,983,618	\$ 1,220,308	\$ 606,893
Net Charge-offs - Total	SUB5300	\$ 20,254	\$ 10,985	\$ 41,487	\$ 26,198	\$ 4,932
90% up to 100% LTV	LD310	\$ 19,707	\$ 9,602	\$ 18,671	\$ 6,569	\$ 4,579
100% and greater LTV	LD320	\$ 547	\$ 1,383	\$ 22,816	\$ 19,629	\$ 353
Purchases - Total	SUB5320	\$ 360	\$ 542	\$ 20,912	\$ 13,243	\$ 101,171
90% up to 100% LTV	LD410	\$ 360	\$ 347	\$ 15,465	\$ 7,479	\$ 88,603
100% and greater LTV	LD420	\$ 0	\$ 195	\$ 5,447	\$ 5,764	\$ 12,568
Originations - Total	SUB5330	\$ 98,006	\$ 154,902	\$ 337,066	\$ 356,691	\$ 1,268,175
90% up to 100% LTV	LD430	\$ 78,739	\$ 107,962	\$ 270,742	\$ 306,737	\$ 1,147,355
100% and greater LTV	LD440	\$ 19,267	\$ 46,940	\$ 66,324	\$ 49,954	\$ 120,820
Sales - Total	SUB5340	\$ 70,221	\$ 50,163	\$ 43,068	\$ 38,546	\$ 90,311
90% up to 100% LTV	LD450	\$ 38,129	\$ 23,555	\$ 18,677	\$ 26,024	\$ 55,669
100% and greater LTV	LD460	\$ 32,092	\$ 26,608	\$ 24,391	\$ 12,522	\$ 34,642
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 736,293	\$ 1,765,731	\$ 3,983,565	\$ 4,209,667	\$ 4,089,832
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,030,506	\$ 1,027,893	\$ 1,043,117	\$ 927,857	\$ 934,436
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,629,964	\$ 2,325,849	\$ 2,317,225	\$ 1,979,067	\$ 1,837,031
1-4 Dwelling Units Option ARM Loans	LD610	\$ 48,946,347	\$ 103,626,034	\$ 108,364,794	\$ 111,613,560	\$ 149,214,039
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 56,694,944	\$ 105,349,415	\$ 110,001,560	\$ 109,095,027	\$ 151,080,450
Total Capitalized Negative Amortization	LD650	\$ 2,347,237	\$ 4,465,796	\$ 4,303,220	\$ 3,876,848	\$ 4,593,410

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,443,509	\$ 3,681,674	\$ 5,286,050	\$ 6,448,037	\$ 7,123,728
Mortgage Construction Loans	CC105	\$ 1,305,648	\$ 3,284,817	\$ 4,778,301	\$ 5,936,383	\$ 6,596,823
Other Mortgage Loans	CC115	\$ 137,861	\$ 396,857	\$ 507,749	\$ 511,654	\$ 526,905
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 29,663	\$ 461,610	\$ 483,557	\$ 479,556	\$ 200,939
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,141,140	\$ 6,084,078	\$ 19,079,382	\$ 17,025,386	\$ 58,484,902
1-4 Dwelling Units	CC280	\$ 2,705,919	\$ 4,848,834	\$ 17,609,948	\$ 15,378,470	\$ 56,766,282
Multifamily (5 or more) Dwelling Units	CC290	\$ 129,126	\$ 764,305	\$ 1,032,291	\$ 1,155,851	\$ 1,148,475
All Other Real Estate	CC300	\$ 306,095	\$ 470,939	\$ 437,143	\$ 491,065	\$ 570,145
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 50,135	\$ 41,426	\$ 61,809	\$ 72,211	\$ 103,168
Commitments Outstanding to Purchase Loans	CC320	\$ 58,611	\$ 37,619	\$ 431,868	\$ 786,790	\$ 1,079,894
Commitments Outstanding to Sell Loans	CC330	\$ 4,573,919	\$ 6,534,622	\$ 7,095,787	\$ 1,601,426	\$ 3,970,883
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 31,000	\$ 4,664,372	\$ 20,051,855	\$ 9,449,522	\$ 13,658,845
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 54,000	\$ 6,716,974	\$ 22,440,103	\$ 12,888,479	\$ 16,068,253
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 26,001	\$ 10,263	\$ 23,998	\$ 113,650	\$ 150,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 24	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 511,195,481	\$ 684,739,027	\$ 686,878,734	\$ 697,100,222	\$ 716,507,088
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 6,503,208	\$ 47,050,526	\$ 60,952,130	\$ 68,600,275	\$ 66,917,239
Commercial Lines	CC420	\$ 35,316,000	\$ 37,610,148	\$ 37,992,537	\$ 43,463,793	\$ 38,093,779
Open-End Consumer Lines - Credit Cards	CC423	\$ 467,821,269	\$ 596,361,257	\$ 584,339,432	\$ 581,568,042	\$ 608,301,677
Open-End Consumer Lines - Other	CC425	\$ 1,555,004	\$ 3,717,096	\$ 3,594,635	\$ 3,468,112	\$ 3,194,393
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 56,620	\$ 414,991	\$ 392,073	\$ 430,136	\$ 439,520
Commercial	CC430	\$ 10,170	\$ 12,234	\$ 10,716	\$ 10,357	\$ 9,729
Standby, Not Included on CC465 or CC468	CC435	\$ 46,450	\$ 402,757	\$ 381,357	\$ 419,779	\$ 429,791
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,762,583	\$ 130,659,927	\$ 168,911,514	\$ 132,465,875	\$ 129,065,986
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 69,769	\$ 114,101	\$ 409,713	\$ 466,760	\$ 422,269
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 759,992	\$ 10,542,444	\$ 13,232,604	\$ 11,675,504	\$ 11,902,721
Other Contingent Liabilities	CC480	\$ 65,368	\$ 462,030	\$ 422,950	\$ 172,575	\$ 172,898
Contingent Assets	CC490	\$ 1,410	\$ 2,410	\$ 1,410	\$ 1,410	\$ 3,910

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 507,609	\$ 1,028,523	\$ 1,316,813	\$ 16,142,225	\$ 22,686,585
Sales	CF145	\$ 212,022	\$ 870,807	\$ 941,862	\$ 13,539,805	\$ 24,371,983
Other Balance Changes	CF148	\$- 189,053	\$- 943,010	\$- 492,077	\$- 6,594,650	\$- 327,297
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 112,967	\$ 5,298,434	\$ 4,379,488	\$ 14,073,743	\$ 20,806,769
Sales	CF155	\$ 995	\$ 1,808,994	\$ 1,530,129	\$ 8,784,114	\$ 19,084,971
Other Balance Changes	CF158	\$- 695,232	\$- 2,008,851	\$- 2,910,318	\$ 4,739,148	\$- 914,327
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 620,576	\$ 6,326,957	\$ 5,696,301	\$ 30,215,968	\$ 43,493,354
Sales - Total	SUB3821	\$ 213,017	\$ 2,679,801	\$ 2,471,991	\$ 22,323,919	\$ 43,456,954
Net Purchases - Total	SUB3826	\$ 407,559	\$ 3,647,156	\$ 3,224,310	\$ 7,892,049	\$ 36,400
Mortgage Loans Disbursed - Total	SUB3831	\$ 11,184,936	\$ 37,051,756	\$ 42,285,776	\$ 47,139,554	\$ 53,874,702
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 589,277	\$ 967,562	\$ 1,265,133	\$ 1,535,996	\$ 1,878,756
Multifamily (5 or more) Dwelling Units	CF200	\$ 44,176	\$ 245,978	\$ 188,465	\$ 211,970	\$ 196,608
Nonresidential	CF210	\$ 105,180	\$ 229,047	\$ 190,763	\$ 266,013	\$ 211,310
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 9,243,909	\$ 30,247,947	\$ 36,210,863	\$ 38,603,576	\$ 46,014,481
Home Equity and Junior Liens	CF226	\$ 1,024,339	\$ 3,127,699	\$ 4,281,471	\$ 2,933,064	\$ 5,214,921
Multifamily (5 or more) Dwelling Units	CF245	\$ 696,895	\$ 3,585,176	\$ 3,066,370	\$ 4,202,517	\$ 3,291,210
Nonresidential (Except Land)	CF260	\$ 390,153	\$ 1,609,271	\$ 1,137,370	\$ 2,016,382	\$ 1,727,696
Land	CF270	\$ 115,346	\$ 166,775	\$ 226,812	\$ 303,100	\$ 554,641
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,323,813	\$ 2,063,774	\$ 2,507,682	\$ 3,337,319	\$ 8,149,317
1-4 Dwelling Units	CF280	\$ 1,281,735	\$ 2,022,971	\$ 2,366,958	\$ 3,174,318	\$ 7,803,428
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 1,169,976	\$ 1,637,674	\$ 980,348	\$ 624,820	\$ 3,105,448
Home Equity and Junior Liens	CF282	\$ 365	\$ 214,595	\$ 6,007	\$ 37,257	\$ 121,955
Multifamily (5 or more) Dwelling Units	CF290	\$ 13,982	\$ 25,743	\$ 106,362	\$ 125,581	\$ 302,934
Nonresidential	CF300	\$ 28,096	\$ 15,060	\$ 34,362	\$ 37,420	\$ 42,955
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 8,697,408	\$ 24,991,419	\$ 23,890,419	\$ 24,884,504	\$ 24,538,642
1-4 Dwelling Units	CF310	\$ 8,653,477	\$ 24,468,068	\$ 23,547,270	\$ 23,417,255	\$ 23,648,887
Home Equity and Junior Liens	CF311	\$ 126,065	\$ 179,594	\$ 61,381	\$ 233,532	\$ 236,760

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 8,487	\$ 440,272	\$ 290,485	\$ 1,385,674	\$ 833,941
Nonresidential	CF330	\$ 35,444	\$ 83,079	\$ 52,664	\$ 81,575	\$ 55,814
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 7,373,595	\$- 22,927,645	\$- 21,382,737	\$- 21,547,185	\$- 16,389,325
Memo - Refinancing Loans	CF361	\$ 4,721,317	\$ 20,213,557	\$ 24,360,266	\$ 28,546,557	\$ 31,742,282
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 33,607,818	\$ 33,718,675	\$ 31,040,567	\$ 34,216,360	\$ 31,294,410
Sales	CF395	\$ 22,370,541	\$ 17,561,408	\$ 20,694,380	\$ 25,593,819	\$ 24,629,921
Consumer:						
Closed or Purchased	CF400	\$ 29,574,011	\$ 35,642,066	\$ 32,674,552	\$ 36,939,462	\$ 30,039,905
Sales	CF405	\$ 3,918,216	\$ 3,638,130	\$ 5,074,468	\$ 5,159,038	\$ 5,864,293
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 63,181,829	\$ 69,360,741	\$ 63,715,119	\$ 71,155,822	\$ 61,334,315
Nonmortgage Loans - Sales - Total	SUB3915	\$ 26,288,757	\$ 21,199,538	\$ 25,768,848	\$ 30,752,857	\$ 30,494,214
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 36,893,072	\$ 48,161,203	\$ 37,946,271	\$ 40,402,965	\$ 30,840,101
Deposits:						
Interest Credited to Deposits	CF430	\$ 498,607	\$ 1,369,965	\$ 1,632,395	\$ 1,544,025	\$ 2,569,931

Schedule DI --- Consolidated Deposit Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 40,207,374	\$ 89,191,422	\$ 72,382,479	\$ 69,539,388	\$ 40,244,897
Fully Insured	DI100	\$ 31,269,717	\$ 74,249,957	\$ 54,675,734	\$ 51,171,427	\$ 26,834,513
Other	DI110	\$ 8,937,657	\$ 14,941,465	\$ 17,706,745	\$ 18,367,961	\$ 13,410,384
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 61,968,043	\$ 175,670,315	\$ 162,524,700	\$ 153,588,942	\$ 193,332,934
Greater than \$100,000	DI130	\$ 33,991,291	\$ 105,685,042	\$ 110,422,038	\$ 109,557,933	\$ 140,082,250
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	10,408,092	50,200,509	47,354,579	28,072,372	28,399,987
Greater than \$100,000	DI160	127,171	407,518	403,394	375,941	576,649
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 21,796,962	\$ 25,598,213	\$ 9,490,835	\$ 9,392,108	\$ 11,575,966
Greater than \$250,000	DI175	\$ 1,117,242	\$ 2,870,613	\$ 11,784,131	\$ 10,988,287	\$ 2,184,238
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	2,317,595	2,521,515	426,051	427,841	515,542
Greater than \$250,000	DI185	2,891	3,523	1,435	1,430	1,686

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Schedule DI --- Consolidated Deposit Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	12,855,749	53,133,065	48,185,459	28,877,584	29,493,864
IRA/Keogh Accounts	DI200	\$ 22,851,467	\$ 26,829,051	\$ 19,487,059	\$ 18,644,504	\$ 12,079,147
Uninsured Deposits	DI210	\$ 21,838,636	\$ 67,159,901	\$ 69,496,642	\$ 71,096,602	\$ 84,079,852
Preferred Deposits	DI220	\$ 854,543	\$ 3,800,294	\$ 4,114,736	\$ 4,601,052	\$ 4,533,755
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 8,393,021	\$ 15,471,575	\$ 14,973,746	\$ 13,281,800	\$ 9,247,161
Money Market Deposit Accounts	DI320	\$ 49,160,048	\$ 137,915,076	\$ 113,097,121	\$ 106,647,195	\$ 101,095,342
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 7,895,074	\$ 33,425,470	\$ 34,830,557	\$ 36,282,471	\$ 43,694,822
Time Deposits	DI340	\$ 53,370,545	\$ 123,012,061	\$ 131,320,275	\$ 127,315,791	\$ 193,138,059
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 23,026,655	\$ 46,867,896	\$ 57,555,869	\$ 55,239,783	\$ 83,092,548
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,177,378	\$ 2,220,512	\$ 2,182,580	\$ 2,096,403	\$ 3,021,806
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,034,466	\$ 10,022,102	\$ 9,829,975	\$ 9,010,172	\$ 7,145,782
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 119,781,974	\$ 326,504,353	\$ 312,857,018	\$ 32,992,108	\$ 10,584,656
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,753	\$ 114,623	\$ 127,090	\$ 1,348	\$ 1,768
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 101,033	\$ 100,275	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 107,637,687	\$ 309,471,286	\$ 302,076,307	\$ 29,969,119	\$ 10,204,748
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 13,287	\$ 111,625	\$ 168,504	\$ 1,464	\$ 1,226
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 100,662	\$ 158,160	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	26,262	68,722	78,258	80,401	86,167
Financial Assets Held for Trading Purposes	SI375	\$ 5,958	\$ 2,176,796	\$ 3,716,730	\$ 3,850,516	\$ 5,063,311
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 1,627,574	\$ 6,700,658	\$ 12,056,254	\$ 9,273,248	\$ 8,838,864
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 397,544	\$ 1,162,097	\$ 1,477,346	\$ 946,073	\$ 304,864

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Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 23,230,132	\$ 48,865,685	\$ 52,968,382	\$ 55,282,257	\$ 43,172,504
Assets Held for Sale	SI387	\$ 1,914,042	\$ 4,963,294	\$ 9,306,218	\$ 10,249,804	\$ 24,257,151
Loans Serviced for Others	SI390	\$ 165,763,818	\$ 606,870,865	\$ 818,234,286	\$ 766,871,554	\$ 703,349,704
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 6,856	\$ 149,450	\$ 355,568	\$ 406,778	\$ 470,084
Other Residual Interests	SI404	\$ 219,925	\$ 2,305,301	\$ 3,327,338	\$ 3,243,886	\$ 3,328,675
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.29%	85.10%	85.37%	83.91%	85.11%
Second month of Qtr	SI582	85.74%	85.01%	86.17%	85.77%	84.94%
Third month of Qtr	SI583	85.92%	84.91%	86.01%	86.61%	84.05%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 538,833	\$ 1,850,596	\$ 1,810,778	\$ 2,202,502	\$ 2,295,530
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 238,110	\$ 247,861	\$ 244,031	\$ 235,975	\$ 225,074
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	106	110	139	107	105
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 19,902,693	\$ 48,742,653	\$ 48,693,420	\$ 67,993,069	\$ 71,244,845
Net Income (Loss) (SO91)	SI610	\$- 3,508,192	\$- 4,672,216	\$- 1,077,393	\$- 5,442,588	\$ 910,358
Dividends Declared						
Preferred Stock	SI620	\$ 5	\$ 0	\$ 19,825	\$ 10,628	\$ 16,570
Common Stock	SI630	\$ 111,411	\$ 3,067,360	\$ 214,492	\$ 300,509	\$ 4,169,847
Stock Issued	SI640	\$ 15,519	\$ 2,500	\$ 28,000	\$ 26,818	\$ 8,005
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 922	\$ 55
Capital Contributions (Where No Stock is Issued)	SI655	\$ 590,042	\$ 4,527,728	\$ 2,504,625	\$- 13,614,350	\$- 959,759
New Basis Accounting Adjustments	SI660	\$ 0	\$ 2,685	\$ 739	\$ 201	\$ 2,369
Other Comprehensive Income	SI662	\$- 145,756	\$- 9,749	\$- 1,090,935	\$ 10,508	\$ 181,933
Prior Period Adjustments	SI668	\$- 1,788	\$- 1,386	\$- 2,957	\$ 42,209	\$ 1,318
Other Adjustments	SI671	\$ 3,309	\$ 2,629	\$- 34,180	\$- 10,392	\$ 2,976
Ending Equity Capital (SC80)	SI680	\$ 16,744,411	\$ 45,527,484	\$ 48,787,002	\$ 48,693,416	\$ 67,205,573
Transactions With Affiliations						

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Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 56,870	\$ 59,368	\$ 172,582	\$ 167,313	\$ 33,049
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 824,480	\$ 827,203	\$ 614,354	\$ 656,944	\$ 590,551
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	11 [Yes]	9 [Yes]	9 [Yes]	10 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 5,605	\$ 9,513	\$ 11,177	\$ 7,599	\$ 8,270
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 3,414	\$ 48,281	\$ 40,359	\$ 45,351	\$ 47,318
Average Balance Sheet Data						
Total Assets	SI870	\$ 240,483,590	\$ 557,483,856	\$ 546,323,763	\$ 555,985,405	\$ 596,817,884
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 16,960,767	\$ 33,872,970	\$ 26,430,627	\$ 27,970,659	\$ 26,533,206
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 146,308,343	\$ 395,105,349	\$ 416,067,383	\$ 421,062,220	\$ 454,189,331
Nonmortgage Loans	SI885	\$ 38,380,077	\$ 50,018,707	\$ 50,648,299	\$ 47,545,758	\$ 47,007,236
Deposits and Excrows	SI890	\$ 105,215,721	\$ 281,102,566	\$ 287,007,641	\$ 292,911,685	\$ 344,550,510
Total Borrowings	SI895	\$ 78,739,183	\$ 174,610,637	\$ 189,690,185	\$ 181,912,754	\$ 155,420,236

Schedule SQ --- Consolidated Supplemental Questions		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 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	1	1	1	0	2
Any Outstanding Futures or Options Positions?	SQ310	1	2	3	3	3
Does Association Have Subchapter S in effect this year?	SQ320	5	4	4	5	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	61	62	63	59	58

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	15 [Yes]	16 [Yes]	16 [Yes]	16 [Yes]	14 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	12 [Yes]	12 [Yes]	12 [Yes]	11 [Yes]	10 [Yes]

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	11 [Yes]	11 [Yes]	11 [Yes]	10 [Yes]	9 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 264,233,129	\$ 289,783,949	\$ 289,509,947	\$ 210,942,229	\$ 215,147,502
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 3,729,431	\$ 3,731,957	\$ 3,355,371	\$ 3,023,082	\$ 2,931,935
Personal Trust and Agency Accounts	FS210	\$ 1,277,327	\$ 1,328,600	\$ 1,304,319	\$ 1,331,200	\$ 1,334,514
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 419,818	\$ 457,200	\$ 464,211	\$ 482,521	\$ 507,284
Employee Benefit - Defined Contribution	FS220	\$ 25,728	\$ 28,419	\$ 29,070	\$ 29,887	\$ 53,747
Employee Benefit - Defined Benefit	FS230	\$ 270,806	\$ 296,866	\$ 302,140	\$ 316,836	\$ 317,295
Other Retirement Accounts	FS240	\$ 123,284	\$ 131,915	\$ 133,001	\$ 135,798	\$ 136,242
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,031,828	\$ 1,945,666	\$ 1,586,340	\$ 1,208,841	\$ 1,089,953
Other Fiduciary Accounts	FS270	\$ 458	\$ 491	\$ 501	\$ 520	\$ 184
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 86,488,925	\$ 92,619,188	\$ 91,526,907	\$ 18,221,321	\$ 20,358,068
Personal Trust and Agency Accounts	FS211	\$ 1,660,714	\$ 1,669,563	\$ 1,553,589	\$ 1,647,800	\$ 1,579,975
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 84,810,723	\$ 90,754,673	\$ 89,768,371	\$ 16,389,166	\$ 18,583,832
Employee Benefit - Defined Contribution	FS221	\$ 80,388,910	\$ 86,360,341	\$ 85,419,231	\$ 15,175,746	\$ 17,270,957
Employee Benefit - Defined Benefit	FS231	\$ 2,767,742	\$ 2,674,047	\$ 2,643,110	\$ 300,136	\$ 304,581
Other Retirement Accounts	FS241	\$ 1,654,071	\$ 1,720,285	\$ 1,706,030	\$ 913,284	\$ 1,008,294
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 17,488	\$ 194,952	\$ 204,947	\$ 184,355	\$ 194,261
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 174,014,773	\$ 193,432,804	\$ 194,627,669	\$ 189,697,826	\$ 191,857,499
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	3,589	3,587	3,533	3,340	3,316
Personal Trust and Agency Accounts	FS212	2,013	2,017	1,990	2,019	2,030
Retirement-related Trust and Agency Accounts - Total	SUB6120	508	504	496	489	481
Employee Benefit - Defined Contribution	FS222	37	36	35	36	40
Employee Benefit - Defined Benefit	FS232	21	23	22	20	19
Other Retirement Accounts	FS242	450	445	439	433	422
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,065	1,063	1,045	830	804

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	3	3	2	2	1
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	17,828	18,101	18,093	15,984	16,323
Personal Trust and Agency Accounts	FS213	730	667	595	581	595
Retirement-related Trust and Agency Accounts - Total	SUB6130	17,032	17,361	17,430	15,354	15,686
Employee Benefit - Defined Contribution	FS223	16,431	16,792	16,874	15,107	15,432
Employee Benefit - Defined Benefit	FS233	219	187	187	22	20
Other Retirement Accounts	FS243	382	382	369	225	234
Corporate Trust and Agency Accounts	FS253	0	0	0	0	1
Other Fiduciary Accounts	FS273	66	73	68	49	41
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	6,128,206	6,112,380	6,019,133	5,892,833	5,812,230
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 124,233	\$ 80,984	\$ 40,388	\$ 84,146	\$ 61,074
Personal Trust and Agency Accounts	FS310	\$ 9,559	\$ 6,317	\$ 3,123	\$ 13,117	\$ 10,086
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 26,753	\$ 17,933	\$ 1,842	\$ 8,261	\$ 6,235
Employee Benefit - Defined Contribution	FS320	\$ 23,152	\$ 15,632	\$ 892	\$ 4,697	\$ 3,680
Employee Benefit - Defined Benefit	FS330	\$ 2,153	\$ 1,392	\$ 552	\$ 1,962	\$ 1,369
Other Retirement Accounts	FS340	\$ 1,448	\$ 909	\$ 398	\$ 1,602	\$ 1,186
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 434	\$ 292
Investment Management Agency Accounts	FS360	\$ 4,943	\$ 3,083	\$ 1,416	\$ 5,794	\$ 3,994
Other Fiduciary Accounts	FS370	\$ 206	\$ 165	\$ 77	\$ 229	\$ 176
Custody and Safekeeping Accounts	FS380	\$ 50,311	\$ 32,924	\$ 13,683	\$ 55,809	\$ 39,886
Other Fiduciary and Related Services	FS390	\$ 32,461	\$ 20,562	\$ 20,247	\$ 502	\$ 405
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 34,523	\$ 22,100	\$ 10,807	\$ 18,997	\$ 13,707
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1,574	\$ 112	\$ 71	\$ 21	\$ 8
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$- 13,275	\$- 8,956	\$- 4,356	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 74,861	\$ 49,816	\$ 25,154	\$ 65,128	\$ 47,359
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,265,321	\$ 559,303	\$ 1,106,613	\$ 1,331,200	\$ 1,118,705
Non-Interest-Bearing Deposits	FS410	\$ 475	\$ 333	\$- 7,250	\$ 221	\$- 24
Interest-Bearing Deposits	FS415	\$ 6,871	\$ 4,725	\$ 4,072	\$ 3,661	\$ 2,016
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 73,336	\$ 49,148	\$ 71,293	\$ 77,203	\$ 75,207
State, County and Municipal Obligations	FS425	\$ 111,119	\$ 19,724	\$ 119,919	\$ 122,141	\$ 108,531

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 127,949	\$ 42,096	\$ 98,375	\$ 118,937	\$ 94,132
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 510	\$ 510
Other Notes and Bonds	FS440	\$ 35,102	\$ 17,742	\$ 37,776	\$ 39,816	\$ 38,586
Common and Preferred Stock	FS445	\$ 535,054	\$ 245,570	\$ 449,277	\$ 610,907	\$ 486,372
Real Estate Mortgages	FS450	\$ 5,403	\$ 929	\$ 7,688	\$ 4,918	\$ 4,198
Real Estate	FS455	\$ 270,379	\$ 88,140	\$ 238,882	\$ 256,955	\$ 222,641
Miscellaneous Assets	FS460	\$ 99,633	\$ 90,896	\$ 86,581	\$ 95,931	\$ 86,536
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	20	20	5	5	5
Domestic Equity	FS610	6	6	3	3	3
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	10	10	0	0	0
Taxable Bond	FS640	3	3	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	1	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 7,541,918	\$ 7,589,958	\$ 7,262,205	\$ 38,995	\$ 40,647
Domestic Equity	FS615	\$ 1,248,882	\$ 1,412,601	\$ 1,353,747	\$ 19,961	\$ 21,831
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 929,125	\$ 1,034,411	\$ 1,089,969	\$ 0	\$ 0
Taxable Bond	FS645	\$ 1,988,036	\$ 2,066,034	\$ 1,885,485	\$ 19,034	\$ 18,816
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 3,375,875	\$ 3,076,912	\$ 2,933,004	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 53	\$ 34	\$ 22	\$ 20	\$ 6
Personal Trust and Agency Accounts	FS710	\$ 42	\$ 28	\$ 19	\$ 17	\$ 5
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 10	\$ 5	\$ 2	\$ 2	\$ 1
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 1,696	\$ 160	\$ 83	\$ 5	\$ 5
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 1	\$ 0	\$ 4	\$ 4
Retirement-Related Trust and Agency Accounts	FS721	\$ 1,696	\$ 159	\$ 83	\$ 1	\$ 1
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 179	\$ 81	\$ 32	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 179	\$ 81	\$ 32	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 16,742,494	\$ 45,425,787	\$ 48,787,003	\$ 48,693,420	\$ 67,205,576
Equity Capital Deductions - Total	SUB1631	\$ 3,205,836	\$ 9,990,089	\$ 9,687,772	\$ 9,738,956	\$ 26,440,981
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 9,157	\$ 390,080	\$ 403,310	\$ 550,675	\$ 541,589
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,049,578	\$ 8,557,440	\$ 8,640,680	\$ 8,565,040	\$ 25,250,705
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,147,101	\$ 1,042,559	\$ 642,282	\$ 621,741	\$ 647,187
Other	CCR134	\$ 0	\$ 10	\$ 1,500	\$ 1,500	\$ 1,500
Equity Capital Additions -Total	SUB1641	\$ 318,851	\$ 5,639,388	\$ 5,658,274	\$ 4,553,689	\$ 3,601,120
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 292,080	\$ 1,535,984	\$ 1,422,799	\$ 323,388	\$ 318,969
Intangible Assets	CCR185	\$ 21,304	\$ 188,000	\$ 320,383	\$ 313,174	\$ 332,875
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 1,701	\$ 3,913,366	\$ 3,913,361	\$ 3,913,377	\$ 2,939,625
Other	CCR195	\$ 3,766	\$ 2,038	\$ 1,731	\$ 3,750	\$ 9,651
Tier 1 (Core) Capital	CCR20	\$ 13,855,509	\$ 41,075,086	\$ 44,757,505	\$ 43,508,153	\$ 44,365,715
Total Assets (SC60)	CCR205	\$ 233,256,036	\$ 552,542,481	\$ 552,008,171	\$ 543,848,662	\$ 606,539,297
Asset Deductions - Total	SUB1651	\$ 3,205,206	\$ 10,932,580	\$ 10,374,793	\$ 10,170,829	\$ 26,899,572
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 8,529	\$ 469,127	\$ 453,703	\$ 454,335	\$ 457,284
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,049,576	\$ 8,780,146	\$ 8,845,283	\$ 8,769,558	\$ 25,465,475

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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,147,101	\$ 1,683,307	\$ 1,074,307	\$ 945,436	\$ 975,313
Other	CCR275	\$ 0	\$ 0	\$ 1,500	\$ 1,500	\$ 1,500
Asset Additions - Total	SUB1661	\$ 301,591	\$ 2,574,985	\$ 2,283,346	\$ 798,784	\$ 806,692
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 282,025	\$ 2,271,173	\$ 1,956,552	\$ 478,791	\$ 460,910
Intangible Assets	CCR285	\$ 21,304	\$ 305,552	\$ 328,307	\$ 321,557	\$ 340,472
Other	CCR290	\$- 1,738	\$- 1,740	\$- 1,513	\$- 1,564	\$ 5,310
Adjusted Total Assets	CCR25	\$ 230,352,421	\$ 544,184,886	\$ 543,916,724	\$ 534,476,617	\$ 580,446,417
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 9,166,253	\$ 21,735,613	\$ 21,714,779	\$ 21,319,298	\$ 23,164,027
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 13,855,509	\$ 41,075,086	\$ 44,757,505	\$ 43,508,153	\$ 44,365,715
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 64	\$ 1,146	\$ 2,327	\$ 3,066	\$ 31,381
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 25,000	\$ 6,583,834	\$ 6,972,088	\$ 7,151,563	\$ 7,056,743
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,717,834	\$ 4,727,078	\$ 4,733,237	\$ 4,152,548	\$ 3,135,004
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 1,500	\$ 2,582	\$ 1,500
Tier 2 (Supplementary) Capital	CCR33	\$ 1,742,898	\$ 11,312,058	\$ 11,709,152	\$ 11,309,759	\$ 10,224,628
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,537,107	\$ 11,312,058	\$ 11,709,152	\$ 11,309,759	\$ 10,224,628
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 6,075	\$ 15,946	\$ 14,948	\$ 16,589	\$ 24,146
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 543,862	\$ 1,882,878	\$ 2,006,902	\$ 1,962,397	\$ 1,951,870
Total Risk-Based Capital	CCR39	\$ 14,842,679	\$ 50,488,320	\$ 54,444,807	\$ 52,838,926	\$ 52,614,327
0% R/W Category - Cash	CCR400	\$ 230,704	\$ 1,168,999	\$ 1,161,071	\$ 1,269,728	\$ 1,252,930
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,863,206	\$ 2,226,042	\$ 2,420,609	\$ 2,821,834	\$ 2,226,435
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,242
0% R/W Category - Other	CCR415	\$ 1,289,206	\$ 1,494,019	\$ 1,509,955	\$ 458,301	\$ 640,985
0% R/W Category - Assets Total	CCR420	\$ 3,383,116	\$ 4,889,060	\$ 5,091,635	\$ 4,549,863	\$ 4,122,592
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 25,476,800	\$ 44,858,656	\$ 40,734,616	\$ 41,559,724	\$ 31,204,309
20% R/W Category - Claims on FHLBs	CCR435	\$ 3,953,248	\$ 8,551,162	\$ 9,747,228	\$ 6,943,298	\$ 7,356,209
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 62,406	\$ 750,104	\$ 754,493	\$ 955,920	\$ 1,114,615

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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,904,682	\$ 20,043,877	\$ 13,117,308	\$ 11,437,084	\$ 14,963,734
20% R/W Category - Other	CCR450	\$ 2,546,886	\$ 9,040,654	\$ 13,223,900	\$ 13,429,070	\$ 15,546,502
20% R/W Category - Assets Total	CCR455	\$ 43,944,022	\$ 83,244,453	\$ 77,577,545	\$ 74,325,096	\$ 70,185,369
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 8,788,806	\$ 16,648,894	\$ 15,515,508	\$ 14,865,019	\$ 14,037,073
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 106,181,654	\$ 231,648,414	\$ 235,770,958	\$ 235,487,211	\$ 291,327,546
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,132,065	\$ 11,013,247	\$ 10,142,366	\$ 9,770,621	\$ 12,323,096
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,158,169	\$ 1,389,472	\$ 1,540,978	\$ 1,729,335	\$ 1,927,020
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 58,006	\$ 816,449	\$ 532,028	\$ 559,513	\$ 621,640
50% R/W Category - Other	CCR480	\$ 1,929,936	\$ 13,104,090	\$ 19,308,507	\$ 18,378,402	\$ 17,833,743
50% R/W Category - Assets Total	CCR485	\$ 113,459,830	\$ 257,971,672	\$ 267,294,837	\$ 265,925,082	\$ 324,033,045
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 56,729,932	\$ 128,985,851	\$ 133,647,436	\$ 132,962,556	\$ 162,016,537
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,723,493	\$ 2,995,510	\$ 2,715,284	\$ 2,779,120	\$ 2,521,678
100% R/W Category - All Other Assets	CCR506	\$ 90,051,490	\$ 250,707,091	\$ 247,283,852	\$ 241,653,260	\$ 230,669,156
100% R/W Category - Assets Total	CCR510	\$ 91,774,983	\$ 253,702,601	\$ 249,999,136	\$ 244,432,380	\$ 233,190,834
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 91,774,983	\$ 253,702,601	\$ 249,999,136	\$ 244,432,380	\$ 233,190,834
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 252,561,951	\$ 599,807,786	\$ 599,963,153	\$ 589,232,421	\$ 631,531,840
Subtotal Risk-Weighted Assets	CCR75	\$ 157,293,710	\$ 399,337,331	\$ 399,162,071	\$ 392,259,942	\$ 409,244,430
Excess Allowances for Loan and Lease Losses	CCR530	\$ 6,746,170	\$ 9,603,895	\$ 3,271,062	\$ 1,252,666	\$ 528,824
Total Risk-Weighted Assets	CCR78	\$ 150,547,540	\$ 389,733,436	\$ 395,891,009	\$ 391,007,276	\$ 408,715,606
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 12,043,802	\$ 31,178,572	\$ 31,671,284	\$ 31,280,582	\$ 32,697,249
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.01%	7.55%	8.23%	8.14%	7.64%
Total Risk-Based Capital Ratio	CCR820	9.86%	12.95%	13.75%	13.51%	12.87%
Tier 1 Risk-Based Capital Ratio	CCR830	8.84%	10.06%	10.80%	10.63%	10.38%
Tangible Equity Ratio	CCR840	6.01%	7.52%	8.17%	8.09%	7.59%

*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.