

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 3:16 PM

TFR Industry Aggregate Report
93006 - OTS-Regulated: California
March 2007

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| Description | | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
|---|----------------|---------------------|---------------------|----------------------|
| Number of Regulated Institutions | | 23 | 25 | 27 |
| Schedule NS --- Optional Narrative Statement | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| | | Yes | Yes | Yes |
| Have you included a narrative statement? | NS100 | 0 | 0 | 1 |
| Narrative Statement Made by Savings Association Management | NS110 | N/A | N/A | N/A |
| Schedule SC --- Consolidated Statement of Condition | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| ASSETS | | | | |
| Cash, Deposits and Investment Securities - Total | SC11 | \$ 7,657,195 | \$ 5,980,244 | \$ 7,241,433 |
| Cash and Non-Interest-Earning Deposits | SC110 | \$ 981,893 | \$ 1,029,752 | \$ 2,528,514 |
| Interest-Earning Deposits in FHLBs | SC112 | \$ 49,157 | \$ 86,205 | \$ 56,637 |
| Other Interest-Earning Deposits | SC118 | \$ 500,628 | \$ 492,666 | \$ 511,207 |
| Fed Funds Sold/Secs Purchased Under Agreements to Resell | SC125 | \$ 283,640 | \$ 1,874,397 | \$ 1,819,654 |
| U.S. Government, Agency and Sponsored Enterprise Securities | SC130 | \$ 1,848,967 | \$ 2,015,891 | \$ 1,886,172 |
| Equity Securities Subject to FASB Statement No. 115 | SC140 | \$ 76,195 | \$ 255,106 | \$ 111,991 |
| State and Municipal Obligations | SC180 | \$ 6,250 | \$ 4,341 | \$ 47,000 |
| Securities Backed by Nonmortgage Loans | SC182 | \$ 2,460 | \$ 2,748 | \$ 3,165 |
| Other Investment Securities | SC185 | \$ 3,883,027 | \$ 196,018 | \$ 250,751 |
| Accrued Interest Receivable | SC191 | \$ 24,978 | \$ 23,120 | \$ 26,342 |
| Mortgage-Backed Securities - Gross | SUB0072 | \$ 7,452,043 | \$ 7,444,978 | \$ 40,803,383 |
| Mortgage-Backed Securities - Total | SC22 | \$ 7,452,033 | \$ 7,444,968 | \$ 40,803,373 |
| Pass-Through - Total | SUB0073 | \$ 1,636,261 | \$ 1,635,099 | \$ 18,472,267 |
| Insured/Guaranteed by U.S. Agency/Sponsored Enterprise | SC210 | \$ 1,567,815 | \$ 1,558,718 | \$ 18,406,118 |
| Other Pass-Through | SC215 | \$ 68,446 | \$ 76,381 | \$ 66,149 |
| Other Mortgage-Backed Securities (Excluding Bonds) - Total | SUB0074 | \$ 5,781,377 | \$ 5,775,146 | \$ 22,207,827 |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA | SC217 | \$ 621,097 | \$ 600,434 | \$ 16,616,511 |
| Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA | SC219 | \$ 294,688 | \$ 311,956 | \$ 292,673 |
| Other | SC222 | \$ 4,865,592 | \$ 4,862,756 | \$ 5,298,643 |
| Accrued Interest Receivable | SC228 | \$ 34,405 | \$ 34,733 | \$ 123,289 |

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| Schedule SC --- Consolidated Statement of Condition | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|-----------------------|-----------------------|-----------------------|
| Description | Line Item | Value | Value | Value |
| General Valuation Allowances | SC229 | \$ 10 | \$ 10 | \$ 10 |
| Mortgage Loans - Gross | SUB0092 | \$ 178,082,219 | \$ 184,863,108 | \$ 325,461,780 |
| Mortgage Loans - Total | SC26 | \$ 177,454,777 | \$ 184,243,932 | \$ 324,666,113 |
| Construction Loans - Total | SUB0100 | \$ 4,737,257 | \$ 4,838,124 | \$ 5,267,850 |
| Residential - Total | SUB0110 | \$ 4,287,640 | \$ 4,400,644 | \$ 4,814,172 |
| 1-4 Dwelling Units | SC230 | \$ 4,090,289 | \$ 4,176,873 | \$ 4,317,358 |
| Multifamily (5 or more) Dwelling Units | SC235 | \$ 197,351 | \$ 223,771 | \$ 496,814 |
| Nonresidential Property | SC240 | \$ 449,617 | \$ 437,480 | \$ 453,678 |
| Permanent Loans - Total | SUB0121 | \$ 172,426,237 | \$ 179,094,124 | \$ 318,656,925 |
| Residential - Total | SUB0131 | \$ 167,922,423 | \$ 174,230,119 | \$ 310,588,024 |
| 1-4 Dwelling Units - Total | SUB0141 | \$ 156,797,687 | \$ 162,298,255 | \$ 289,009,810 |
| Revolving Open-End Loans | SC251 | \$ 4,497,900 | \$ 5,054,631 | \$ 11,857,767 |
| All Other - First Liens | SC254 | \$ 151,739,084 | \$ 156,646,266 | \$ 252,752,897 |
| All Other - Junior Liens | SC255 | \$ 560,703 | \$ 597,358 | \$ 24,399,146 |
| Multifamily (5 or more) Dwelling Units | SC256 | \$ 11,124,736 | \$ 11,931,864 | \$ 21,578,214 |
| Nonresidential Property (Except Land) | SC260 | \$ 3,128,240 | \$ 3,466,066 | \$ 6,766,671 |
| Land | SC265 | \$ 1,375,574 | \$ 1,397,939 | \$ 1,302,230 |
| Net Change in Mortgage Loan Portfolio - Stock | SUB0228 | \$- 5,266,653 | \$ 392,377 | \$ 26,697,851 |
| Accrued Interest Receivable | SC272 | \$ 804,394 | \$ 831,936 | \$ 1,467,910 |
| Advances for Taxes and Insurance | SC275 | \$ 114,331 | \$ 98,924 | \$ 69,095 |
| Allowance for Loan and Lease Losses | SC283 | \$ 627,442 | \$ 619,176 | \$ 795,667 |
| Nonmortgage Loans - Gross | SUB0162 | \$ 1,155,898 | \$ 1,976,610 | \$ 11,455,651 |
| Nonmortgage Loans - Total | SC31 | \$ 1,127,432 | \$ 1,945,835 | \$ 11,397,907 |
| Commercial Loans - Total | SC32 | \$ 916,015 | \$ 1,747,906 | \$ 3,464,488 |
| Secured | SC300 | \$ 721,278 | \$ 705,893 | \$ 2,824,767 |
| Unsecured | SC303 | \$ 190,490 | \$ 1,037,914 | \$ 624,692 |
| Lease Receivables | SC306 | \$ 4,247 | \$ 4,099 | \$ 15,029 |
| Consumer Loans - Total | SC35 | \$ 234,559 | \$ 220,888 | \$ 7,940,791 |
| Loans on Deposits | SC310 | \$ 19,679 | \$ 21,877 | \$ 22,957 |
| Home Improvement Loans (Not secured by real estate) | SC316 | \$ 6,867 | \$ 6,332 | \$ 5,515 |
| Education Loans | SC320 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | SC323 | \$ 52,993 | \$ 50,460 | \$ 2,249,915 |
| Mobile Home Loans | SC326 | \$ 7,978 | \$ 7,972 | \$ 7,992 |
| Credit Cards | SC328 | \$ 2,707 | \$ 2,326 | \$ 2,517 |

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|--|----------------|----------------------|----------------------|----------------------|
| Description | Line Item | Value | Value | Value |
| Other, Including Lease Receivables | SC330 | \$ 144,335 | \$ 131,921 | \$ 5,651,895 |
| Accrued Interest Receivable | SC348 | \$ 5,324 | \$ 7,816 | \$ 50,372 |
| Allowance for Loan and Lease Losses | SC357 | \$ 28,466 | \$ 30,775 | \$ 57,744 |
| Repossessed Assets - Gross | SUB0201 | \$ 84,245 | \$ 52,120 | \$ 153,755 |
| Repossessed Assets - Total | SC40 | \$ 84,245 | \$ 52,120 | \$ 153,755 |
| Real Estate - Total | SUB0210 | \$ 84,159 | \$ 51,957 | \$ 153,066 |
| Construction | SC405 | \$ 1,401 | \$ 2,608 | \$ 10,800 |
| Residential - Total | SUB0225 | \$ 78,691 | \$ 48,658 | \$ 138,636 |
| 1-4 Dwelling Units | SC415 | \$ 78,691 | \$ 46,996 | \$ 136,974 |
| Multifamily (5 or more) Dwelling Units | SC425 | \$ 0 | \$ 1,662 | \$ 1,662 |
| Nonresidential (Except Land) | SC426 | \$ 3,769 | \$ 351 | \$ 3,290 |
| Land | SC428 | \$ 298 | \$ 340 | \$ 340 |
| U.S. Government-Guaranteed or -Insured Real Estate Owned | SC429 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | SC430 | \$ 86 | \$ 163 | \$ 689 |
| General Valuation Allowances | SC441 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Held for Investment | SC45 | \$ 37,482 | \$ 36,687 | \$ 36,822 |
| Equity Investments Not Subj to FASB Statement 115 - Total | SC51 | \$ 3,212,515 | \$ 3,267,407 | \$ 6,139,073 |
| Federal Home Loan Bank Stock | SC510 | \$ 3,171,342 | \$ 3,227,564 | \$ 6,072,860 |
| Other | SC540 | \$ 41,173 | \$ 39,843 | \$ 66,213 |
| Office Premises and Equipment | SC55 | \$ 940,868 | \$ 1,002,801 | \$ 1,286,489 |
| Other Assets - Gross | SUB0262 | \$ 19,711,461 | \$ 19,350,618 | \$ 10,253,768 |
| Other Assets - Total | SC59 | \$ 19,711,442 | \$ 19,350,579 | \$ 10,253,715 |
| Bank-Owned Life Insurance: | | | | |
| Key Person Life Insurance | SC615 | \$ 113,418 | \$ 111,286 | \$ 101,266 |
| Other | SC625 | \$ 37,350 | \$ 47,307 | \$ 160,720 |
| Intangible Assets: | | | | |
| Servicing Assets On: | | | | |
| Mortgage Loans | SC642 | \$ 2,125,297 | \$ 1,866,012 | \$ 1,698,127 |
| Nonmortgage Loans | SC644 | \$ 29 | \$ 34 | \$ 18 |
| Goodwill & Other Intangible Assets | SC660 | \$ 15,400,181 | \$ 15,473,196 | \$ 5,383,128 |
| Interest-Only Strip Receivables & Certain Other Instruments | SC665 | \$ 1,189 | \$ 1,246 | \$ 1,292 |
| Other Assets | SC689 | \$ 2,033,997 | \$ 1,851,537 | \$ 2,909,217 |
| Other Assets Detail - Code #1 | SC691 | N/A | N/A | N/A |

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| Description | Line Item | Value | Value | Value |
| Other Assets Detail - Amount #1 | SC692 | N/A | N/A | N/A |
| Other Assets Detail - Code #2 | SC693 | N/A | N/A | N/A |
| Other Assets Detail - Amount #2 | SC694 | N/A | N/A | N/A |
| Other Assets Detail - Code #3 | SC697 | N/A | N/A | N/A |
| Other Assets Detail - Amount #3 | SC698 | N/A | N/A | N/A |
| General Valuation Allowances | SC699 | \$ 19 | \$ 39 | \$ 53 |
| General Valuation Allowances - Total | SUB2092 | \$ 655,937 | \$ 650,000 | \$ 853,474 |
| Total Assets - Gross | SUB0283 | \$ 218,333,926 | \$ 223,974,573 | \$ 402,832,154 |
| Total Assets | SC60 | \$ 217,677,989 | \$ 223,324,573 | \$ 401,978,680 |
| LIABILITIES | | | | |
| Deposits and Escrows - Total | SC71 | \$ 115,287,773 | \$ 113,754,548 | \$ 155,140,698 |
| Deposits | SC710 | \$ 114,087,815 | \$ 112,559,022 | \$ 147,766,170 |
| Escrows | SC712 | \$ 1,185,154 | \$ 1,152,262 | \$ 7,372,911 |
| Unamortized Yield Adjustments on Deposits & Escrows | SC715 | \$ 14,804 | \$ 43,264 | \$ 1,617 |
| Borrowings - Total | SC72 | \$ 67,658,115 | \$ 75,058,948 | \$ 190,162,637 |
| Advances from FHLBank | SC720 | \$ 50,505,917 | \$ 53,746,812 | \$ 115,377,241 |
| Fed Funds Purchased/Secs Sold Under Agreements to Repurchase | SC730 | \$ 3,878,628 | \$ 4,543,014 | \$ 17,039,283 |
| Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk | SC736 | \$ 15,000 | \$ 15,000 | \$ 1,005,709 |
| Mortgage Collateralized Securities Issued: CMOs (Including REMICs) | SC740 | \$ 0 | \$ 0 | \$ 0 |
| Other Borrowings | SC760 | \$ 13,258,570 | \$ 16,754,122 | \$ 56,740,404 |
| Other Liabilities - Total | SC75 | \$ 2,887,000 | \$ 3,099,300 | \$ 23,271,980 |
| Accrued Interest Payable - Deposits | SC763 | \$ 80,328 | \$ 89,624 | \$ 93,308 |
| Accrued Interest Payable - Other | SC766 | \$ 338,503 | \$ 343,700 | \$ 895,241 |
| Accrued Taxes | SC776 | \$ 494,743 | \$ 656,264 | \$ 1,939,887 |
| Accounts Payable | SC780 | \$ 296,105 | \$ 367,394 | \$ 671,130 |
| Deferred Income Taxes | SC790 | \$ 750,573 | \$ 775,912 | \$ 1,534,366 |
| Other Liabilities and Deferred Income | SC796 | \$ 926,748 | \$ 866,406 | \$ 18,138,048 |
| Other Liabilities Detail - Code #1 | SC791 | N/A | N/A | N/A |
| Other Liabilities Detail - Amount #1 | SC792 | N/A | N/A | N/A |
| Other Liabilities Detail - Code #2 | SC794 | N/A | N/A | N/A |
| Other Liabilities Detail - Amount #2 | SC795 | N/A | N/A | N/A |

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|--|--------------|-----------------------|-----------------------|-----------------------|
| Description | Line Item | Value | Value | Value |
| Other Liabilities Detail - Code #3 | SC797 | N/A | N/A | N/A |
| Other Liabilities Detail - Amount #3 | SC798 | N/A | N/A | N/A |
| Total Liabilities | SC70 | \$ 185,832,888 | \$ 191,912,796 | \$ 368,575,315 |
| Minority Interest | SC800 | \$ 0 | \$ 173 | \$ 386 |
| EQUITY CAPITAL | | | | |
| Perpetual Preferred Stock: | | | | |
| Stock - Total | SUB0311 | \$ 19,282,244 | \$ 19,450,396 | \$ 19,974,097 |
| Cumulative | SC812 | \$ 0 | \$ 0 | \$ 0 |
| Noncumulative | SC814 | \$ 0 | \$ 0 | \$ 0 |
| Common Stock: | | | | |
| Par Value | SC820 | \$ 55,318 | \$ 55,350 | \$ 126,346 |
| Paid in Excess of Par | SC830 | \$ 19,226,926 | \$ 19,395,046 | \$ 19,847,751 |
| Accumulated Other Comprehensive Income - Total | SC86 | \$- 38,923 | \$- 50,025 | \$- 169,994 |
| Unrealized Gains (Losses) on Available-for-Sale Securities | SC860 | \$- 18,223 | \$- 31,422 | \$ 36,596 |
| Gains (Losses) on Cash Flow Hedges | SC865 | \$- 9,217 | \$- 6,304 | \$- 201,349 |
| Other | SC870 | \$- 11,483 | \$- 12,299 | \$- 5,241 |
| Retained Earnings | SC880 | \$ 12,609,130 | \$ 12,019,055 | \$ 13,603,610 |
| Other Components of Equity Capital | SC891 | \$- 7,350 | \$- 7,822 | \$- 4,732 |
| Total Equity Capital | SC80 | \$ 31,845,101 | \$ 31,411,604 | \$ 33,402,981 |
| Total Liabilities, Minority Interest and Equity Capital | SC90 | \$ 217,677,989 | \$ 223,324,573 | \$ 401,978,682 |

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Other Codes As of Mar 2007

Other Asset Codes

| Code | Description |
|------|--|
| 2 | Accrued Federal Home Loan Bank dividends |
| 3 | Federal, State, or other taxes receivable |
| 4 | Net deferred tax assets |
| 7 | Prepaid expenses |
| 12 | Amounts receivable under interest rate swap agreem |
| 13 | Noninterest-bearing accts rcv from Hold Co/Affl |
| 14 | Other noninterest-bearing short-term accounts rcv |
| 19 | Receivables fr a broker for unsettled transactions |
| 20 | F/V of all derivative instru. reportable as assets |
| 22 | Unapplied loan disbursements |
| 26 | Noninterest-bearing overdrafts of deposits-customer protection convenience |
| 99 | Other |

Other Liability Codes

| Code | Description |
|------|---|
| 1 | Dividends payable on stock |
| 4 | Nonrefundable loan fees received prior to closing |
| 10 | Amounts due brokers for unsettled transactions |
| 11 | The liability recorded for post-retirement benefit |
| 13 | Amounts payable under interest-rate-swap agreement |
| 14 | Unapplied loan payments received |
| 16 | Recourse loan liability |
| 17 | Noninterest-bearing payables to Hold Co/Affiliates |
| 20 | F/V of all derivative instru. reportable as liab. |
| 21 | Liabilities for credit losses on OBS credit exposures |
| 99 | Other |

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| Schedule SO --- Consolidated Statement of Operations | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|--------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| QUARTERLY INCOME & EXPENSES | | | | |
| Interest Income - Total | SO11 | \$ 3,781,616 | \$ 3,835,693 | \$ 5,920,401 |
| Deposits and Investment Securities | SO115 | \$ 62,046 | \$ 62,201 | \$ 65,994 |
| Mortgage-Backed Securities | SO125 | \$ 118,601 | \$ 108,385 | \$ 219,685 |
| Mortgage Loans | SO141 | \$ 3,439,666 | \$ 3,638,743 | \$ 5,416,548 |
| Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans | SO142 | \$ 126,402 | N/A | N/A |
| Nonmortgage Loans - Total | SUB0950 | \$ 34,335 | \$ 26,364 | \$ 218,174 |
| Commercial Loans and Leases | SO160 | \$ 30,177 | \$ 22,159 | \$ 76,158 |
| Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans | SO162 | \$ 217 | N/A | N/A |
| Consumer Loans and Leases | SO171 | \$ 4,158 | \$ 4,205 | \$ 142,016 |
| Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans | SO172 | \$ 349 | N/A | N/A |
| Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total | SO18 | \$ 47,009 | \$ 47,451 | \$ 65,289 |
| Federal Home Loan Bank Stock | SO181 | \$ 47,009 | \$ 47,451 | \$ 65,289 |
| Other | SO185 | \$ 0 | \$ 0 | \$ 0 |
| Interest Expense - Total | SO21 | \$ 2,249,833 | \$ 2,312,918 | \$ 3,792,730 |
| Deposits | SO215 | \$ 1,228,989 | \$ 1,224,109 | \$ 1,367,924 |
| Escrows | SO225 | \$ 584 | \$ 89 | \$ 63,703 |
| Advances from FHLBank | SO230 | \$ 723,947 | \$ 770,376 | \$ 1,406,531 |
| Subordinated Debentures (Incl Mandatory Convertible Secs) | SO240 | \$ 269 | \$ 276 | \$ 14,650 |
| Mortgage Collateralized Securities Issued | SO250 | \$ 0 | \$ 0 | \$ 0 |
| Other Borrowed Money | SO260 | \$ 296,050 | \$ 318,073 | \$ 939,958 |
| Capitalized Interest | SO271 | \$ 6 | \$ 5 | \$ 36 |
| Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets | SO312 | \$ 1,578,792 | \$ 1,570,226 | \$ 2,192,960 |
| Net Provision for Losses on Interest-Bearing Assets | SO321 | \$ 29,867 | \$ 1,730 | \$ 97,324 |
| Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets | SO332 | \$ 1,548,925 | \$ 1,568,496 | \$ 2,095,636 |
| Noninterest Income - Total | SO42 | \$ 277,991 | \$ 305,284 | \$ 1,328,691 |
| Mortgage Loan Servicing Fees | SO410 | \$ 137,026 | \$ 29,605 | \$ 86,959 |
| Servicing Amortization and Valuation Adjustments | SO411 | \$- 88,547 | N/A | N/A |

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|---|-------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| Other Fees and Charges | SO420 | \$ 83,915 | \$ 86,449 | \$ 185,430 |
| Net Income (Loss) from Other - Total | SUB0451 | \$ 135,871 | \$ 180,796 | \$ 619,088 |
| Sale of Assets Held for Sale and Avail-for-Sale Secs | SO430 | \$ 139,349 | \$ 178,588 | \$ 585,565 |
| Operations & Sale of Repossessed Assets | SO461 | \$ 1,807 | \$- 915 | \$ 4,283 |
| LOCOM Adjustments Made to Assets Held for Sale | SO465 | \$- 353 | \$ 679 | \$ 787 |
| Sale of Securities Held-to-Maturity | SO467 | \$ 0 | \$ 0 | \$ 0 |
| Sale of Loans Held for Investment | SO475 | \$- 3,246 | \$ 1,174 | \$ 4,280 |
| Sale of Other Assets Held for Investment | SO477 | \$ 1,027 | \$ 1,414 | \$ 5,542 |
| Trading Assets (Realized and Unrealized) | SO485 | \$- 2,713 | \$- 144 | \$ 18,631 |
| Other Noninterest Income | SO488 | \$ 9,726 | \$ 8,434 | \$ 437,214 |
| Other Noninterest Income Detail - Code #1 | SO489 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Amount #1 | SO492 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Code #2 | SO495 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Amount #2 | SO496 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Code #3 | SO497 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Amount #3 | SO498 | N/A | N/A | N/A |
| Noninterest Expense - Total | SO51 | \$ 736,354 | \$ 782,725 | \$ 1,570,858 |
| All Personnel Compensation and Expense | SO510 | \$ 460,685 | \$ 447,969 | \$ 696,646 |
| Legal Expense | SO520 | \$ 5,577 | \$ 5,953 | \$ 12,080 |
| Office Occupancy and Equipment Expense | SO530 | \$ 96,534 | \$ 99,452 | \$ 154,178 |
| Marketing and Other Professional Services | SO540 | \$ 33,503 | \$ 36,035 | \$ 76,010 |
| Loan Servicing Fees | SO550 | \$ 10,647 | \$ 9,582 | \$ 20,965 |
| Goodwill and Other Intangibles Expense | SO560 | \$ 64,209 | \$ 83,981 | \$ 18,200 |
| Net Provision for Losses on Non-Interest-Bearing Assets | SO570 | \$ 2,942 | \$ 1,438 | \$ 2,809 |
| Other Noninterest Expense | SO580 | \$ 62,257 | \$ 98,315 | \$ 589,970 |
| Other Noninterest Expense Detail - Code #1 | SO581 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Amount #1 | SO582 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Code #2 | SO583 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Amount #2 | SO584 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Code #3 | SO585 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Amount #3 | SO586 | N/A | N/A | N/A |
| Income (Loss) Before Income Taxes | SO60 | \$ 1,090,562 | \$ 1,091,055 | \$ 1,853,469 |
| Income Taxes - Total | SO71 | \$ 398,930 | \$ 394,481 | \$ 567,938 |
| Federal | SO710 | \$ 298,772 | \$ 331,501 | \$ 465,804 |

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| Description | Line Item | Value | Value | Value |
| State, Local & Other | SO720 | \$ 100,158 | \$ 62,980 | \$ 102,134 |
| Inc/Loss Before Extraord Items/Effects of Accounting Changes | SO81 | \$ 691,632 | \$ 696,574 | \$ 1,285,531 |
| Extraord Items, Net of Effects (Tax & Cum Accting Changes) | SO811 | \$ 0 | \$ 0 | \$ 0 |
| Net Income (Loss) | SO91 | \$ 691,632 | \$ 696,574 | \$ 1,285,531 |

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Other Codes As of Mar 2007

Other Noninterest Income Codes

| Code | Description |
|------|---|
| 4 | Net income(loss) from leasing or subleasing space |
| 6 | Net income(loss)-equity invest in uncons sub org |
| 7 | Net income(loss) from leased property |
| 14 | Interest Income from CNFIs reported on SC655 |
| 15 | Income from corporate-owned life insurance |
| 19 | Realized/unrealized gains on derivatives |
| 99 | Other |

Other Noninterest Expense Codes

| Code | Description |
|------|--|
| 1 | Deposit Insurance Premiums |
| 2 | OTS assessments |
| 7 | Office supplies, printing, and postage |
| 8 | Telephone, including data lines |
| 9 | Loan origination expense |
| 10 | ATM expense |
| 16 | Web site expenses |
| 99 | Other |

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| Description | Line Item | Value | Value | Value |
| YEAR TO DATE INCOME & EXPENSES | | | | |
| YTD - Interest Income - Total | Y_SO11 | \$ 3,781,616 | \$ 13,758,391 | \$ 15,789,816 |
| YTD - Deposits and Investment Securities | Y_SO115 | \$ 62,046 | \$ 211,298 | \$ 170,738 |
| YTD - Mortgage-Backed Securities | Y_SO125 | \$ 118,601 | \$ 448,909 | \$ 490,709 |
| YTD - Mortgage Loans | Y_SO141 | \$ 3,439,666 | \$ 13,018,547 | \$ 14,533,104 |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans | Y_SO142 | \$ 126,402 | N/A | N/A |
| YTD - Nonmortgage Loans - Commercial Loans & Leases | Y_SO160 | \$ 30,177 | \$ 63,805 | \$ 205,384 |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans | Y_SO162 | \$ 217 | N/A | N/A |
| YTD - Nonmortgage Loans - Consumer Loans & Leases | Y_SO171 | \$ 4,158 | \$ 15,832 | \$ 389,881 |
| YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans | Y_SO172 | \$ 349 | N/A | N/A |
| YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total | Y_SO18 | \$ 47,009 | \$ 165,751 | \$ 179,428 |
| YTD - Federal Home Loan Bank Stock | Y_SO181 | \$ 47,009 | \$ 165,751 | \$ 179,428 |
| YTD - Other | Y_SO185 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Interest Expense - Total | Y_SO21 | \$ 2,249,833 | \$ 8,178,292 | \$ 9,606,882 |
| YTD - Deposits | Y_SO215 | \$ 1,228,989 | \$ 4,066,047 | \$ 3,512,175 |
| YTD - Escrows | Y_SO225 | \$ 584 | \$ 1,960 | \$ 163,838 |
| YTD - Advances from FHLBank | Y_SO230 | \$ 723,947 | \$ 2,921,785 | \$ 3,609,152 |
| YTD - Subordinated Debentures (Incl Mandatory Convert Secs) | Y_SO240 | \$ 269 | \$ 670 | \$ 38,070 |
| YTD - Mortgage Collateralized Securities Issued | Y_SO250 | \$ 0 | \$ 2 | \$ 2 |
| YTD - Other Borrowed Money | Y_SO260 | \$ 296,050 | \$ 1,187,997 | \$ 2,283,809 |
| YTD - Capitalized Interest | Y_SO271 | \$ 6 | \$ 169 | \$ 164 |
| YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts | Y_SO312 | \$ 1,578,792 | \$ 5,745,850 | \$ 6,362,362 |
| YTD - Net Provision for Losses on Interest-Bearing Assets | Y_SO321 | \$ 29,867 | \$ 81,771 | \$ 165,086 |
| YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts | Y_SO332 | \$ 1,548,925 | \$ 5,664,079 | \$ 6,197,276 |
| YTD - Noninterest Income - Total | Y_SO42 | \$ 277,991 | \$ 1,656,478 | \$ 2,311,027 |
| YTD - Mortgage Loan Serving Fees | Y_SO410 | \$ 137,026 | \$ 118,778 | \$ 242,198 |
| YTD - Servicing Amortization and Valuation Adjustments | Y_SO411 | \$- 88,547 | N/A | N/A |

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| Schedule SO --- Consolidated Statement of Operations | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| YTD - Other Fees and Charges | Y_SO420 | \$ 83,915 | \$ 332,623 | \$ 517,022 |
| YTD - Net Income (Loss) from Other - Total | YTD0451 | \$ 135,871 | \$ 1,156,632 | \$ 1,015,064 |
| YTD - Sale of Assets Held for Sale and AFS Secs | Y_SO430 | \$ 139,349 | \$ 1,112,253 | \$ 967,213 |
| YTD - Operations & Sale of Repossessed Assets | Y_SO461 | \$ 1,807 | \$ 2,781 | \$ 6,432 |
| YTD - LOCOM Adjustments Made to Assets Held for Sale | Y_SO465 | \$- 353 | \$ 1,224 | \$ 716 |
| YTD - Sale of Securities Held-to-Maturity | Y_SO467 | \$ 0 | \$ 12 | \$ 12 |
| YTD - Sale of Loans Held for Investment | Y_SO475 | \$- 3,246 | \$ 4,194 | \$ 5,985 |
| YTD - Sale of Other Assets Held for Investment | Y_SO477 | \$ 1,027 | \$ 10,118 | \$ 8,512 |
| YTD - Trading Assets (Realized and Unrealized) | Y_SO485 | \$- 2,713 | \$ 26,050 | \$ 26,194 |
| YTD - Other Noninterest Income | Y_SO488 | \$ 9,726 | \$ 48,445 | \$ 536,743 |
| YTD - Noninterest Expense - Total | Y_SO51 | \$ 736,354 | \$ 3,134,936 | \$ 3,750,547 |
| YTD - All Personnel Compensation & Expense | Y_SO510 | \$ 460,685 | \$ 1,716,717 | \$ 1,974,550 |
| YTD - Legal Expense | Y_SO520 | \$ 5,577 | \$ 19,714 | \$ 36,028 |
| YTD - Office Occupancy & Equipment Expense | Y_SO530 | \$ 96,534 | \$ 398,204 | \$ 447,953 |
| YTD - Marketing and Other Professional Services | Y_SO540 | \$ 33,503 | \$ 134,303 | \$ 203,382 |
| YTD - Loan Servicing Fees | Y_SO550 | \$ 10,647 | \$ 33,129 | \$ 55,628 |
| YTD - Goodwill & Other Intangibles Expense | Y_SO560 | \$ 64,209 | \$ 118,176 | \$ 50,064 |
| YTD - Net Provision for Losses on Non-Interest-Bear Assets | Y_SO570 | \$ 2,942 | \$ 2,857 | \$ 6,256 |
| YTD - Other Noninterest Expense | Y_SO580 | \$ 62,257 | \$ 711,836 | \$ 976,686 |
| YTD - Income (Loss) Before Income Taxes | Y_SO60 | \$ 1,090,562 | \$ 4,185,621 | \$ 4,757,756 |
| YTD - Income Taxes - Total | Y_SO71 | \$ 398,930 | \$ 1,462,810 | \$ 1,675,812 |
| YTD - Federal | Y_SO710 | \$ 298,772 | \$ 1,180,011 | \$ 1,385,905 |
| YTD - State, Local, and Other | Y_SO720 | \$ 100,158 | \$ 282,799 | \$ 289,907 |
| YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg | Y_SO81 | \$ 691,632 | \$ 2,722,811 | \$ 3,081,944 |
| YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg) | Y_SO811 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Net Income (Loss) | Y_SO91 | \$ 691,632 | \$ 2,722,811 | \$ 3,081,944 |

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|--------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value |
| RECONCILIATION: VALUATION ALLOWANCES | | | | |
| General Valuation Allowances - Beginning Balance | VA105 | \$ 636,622 | \$ 663,801 | \$ 769,561 |
| Net Provision for Loss | VA115 | \$ 30,057 | \$ 2,513 | \$ 97,523 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value |
| Transfers | VA125 | \$- 1,335 | \$- 3,414 | \$ 198 |
| Recoveries | VA135 | \$ 2,804 | \$ 2,023 | \$ 6,599 |
| Adjustments | VA145 | \$ 54 | \$- 6 | \$ 36,659 |
| Charge-offs | VA155 | \$ 12,263 | \$ 14,918 | \$ 57,068 |
| General Valuation Allowances - Ending Balance | VA165 | \$ 655,939 | \$ 649,999 | \$ 853,472 |
| Specific Valuation Allowances - Beginning Balance | VA108 | \$ 9,478 | \$ 6,860 | \$ 35,935 |
| Net Provision for Loss | VA118 | \$ 2,752 | \$ 655 | \$ 2,610 |
| Transfers | VA128 | \$ 1,335 | \$ 3,414 | \$- 198 |
| Adjustments | VA148 | \$ 0 | \$ 50 | \$ 1,357 |
| Charge-offs | VA158 | \$ 1,552 | \$ 1,327 | \$ 1,199 |
| Specific Valuation Allowances - Ending Balance | VA168 | \$ 12,013 | \$ 9,652 | \$ 38,505 |
| Total Valuation Allowances - Beginning Balance | VA110 | \$ 646,100 | \$ 670,661 | \$ 805,496 |
| Net Provision for Loss | VA120 | \$ 32,809 | \$ 3,168 | \$ 100,133 |
| Recoveries | VA140 | \$ 2,804 | \$ 2,023 | \$ 6,599 |
| Adjustments | VA150 | \$ 54 | \$ 44 | \$ 38,016 |
| Charge-offs | VA160 | \$ 13,815 | \$ 16,245 | \$ 58,267 |
| Total Valuation Allowances - Ending Balance | VA170 | \$ 667,952 | \$ 659,651 | \$ 891,977 |
| CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY | | | | |
| GVA Charge-offs - Assets - Total | SUB2026 | \$ 12,263 | \$ 14,918 | \$ 57,068 |
| Mortgage-Backed Securities | VA370 | \$ 2,056 | \$ 4,519 | \$ 3,782 |
| Mortgage Loans - Total | VA46 | \$ 8,957 | \$ 9,310 | \$ 27,674 |
| Construction - Total | SUB2030 | \$ 1,383 | \$ 1,247 | \$ 582 |
| 1-4 Dwelling Units | VA420 | \$ 1,383 | \$ 1,247 | \$ 582 |
| Multifamily (5 or more) Dwelling Units | VA430 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA440 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2041 | \$ 7,574 | \$ 8,063 | \$ 27,092 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA446 | \$ 1,407 | \$ 1,870 | \$ 1,664 |
| 1-4 Dwelling Units - Secured by First Liens | VA456 | \$ 6,063 | \$ 6,037 | \$ 14,980 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA466 | \$ 104 | \$ 156 | \$ 10,324 |
| Multifamily (5 or more) Dwelling Units | VA470 | \$ 0 | \$ 0 | \$ 124 |
| Nonresidential Property (Except Land) | VA480 | \$ 0 | \$ 0 | \$ 0 |
| Land | VA490 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA56 | \$ 686 | \$ 593 | \$ 22,711 |
| Commercial Loans | VA520 | \$ 76 | \$ 124 | \$ 355 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|-----------------|-----------------|-----------------|
| Description | Line Item | Value | Value | Value |
| Consumer Loans - Total | SUB2061 | \$ 610 | \$ 469 | \$ 22,356 |
| Loans on Deposits | VA510 | \$ 0 | \$ 1 | \$ 0 |
| Home Improvement Loans | VA516 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA530 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA540 | \$ 37 | \$ 114 | \$ 19,973 |
| Mobile Home Loans | VA550 | \$ 403 | \$ 263 | \$ 316 |
| Credit Cards | VA556 | \$ 14 | \$ 3 | \$ 0 |
| Other | VA560 | \$ 156 | \$ 88 | \$ 2,067 |
| Repossessed Assets - Total | VA60 | \$ 493 | \$ 450 | \$ 259 |
| Real Estate - Construction | VA605 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA613 | \$ 358 | \$ 338 | \$ 155 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA616 | \$ 5 | \$ 35 | \$ 24 |
| Real Estate - Nonresidential (Except Land) | VA625 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA628 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | VA630 | \$ 130 | \$ 77 | \$ 80 |
| Other Assets | VA930 | \$ 71 | \$ 46 | \$ 2,642 |
| GVA Recoveries - Assets - Total | SUB2126 | \$ 2,804 | \$ 2,023 | \$ 6,599 |
| Mortgage-Backed Securities | VA371 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA47 | \$ 2,559 | \$ 1,349 | \$ 4,277 |
| Construction - Total | SUB2130 | \$ 133 | \$ 2 | \$ 219 |
| 1-4 Dwelling Units | VA421 | \$ 17 | \$ 0 | \$ 218 |
| Multifamily (5 or more) Dwelling Units | VA431 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA441 | \$ 116 | \$ 2 | \$ 1 |
| Permanent - Total | SUB2141 | \$ 2,426 | \$ 1,347 | \$ 4,058 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA447 | \$ 1,763 | \$ 662 | \$ 164 |
| 1-4 Dwelling Units - Secured by First Liens | VA457 | \$ 636 | \$ 678 | \$ 1,038 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA467 | \$ 27 | \$ 7 | \$ 43 |
| Multifamily (5 or more) Dwelling Units | VA471 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA481 | \$ 0 | \$ 0 | \$ 2,813 |
| Land | VA491 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA57 | \$ 229 | \$ 664 | \$ 1,695 |
| Commercial Loans | VA521 | \$ 71 | \$ 568 | \$ 113 |
| Consumer Loans - Total | SUB2161 | \$ 158 | \$ 96 | \$ 1,582 |
| Loans on Deposits | VA511 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|-----------------|-----------------|-----------------|
| Description | Line Item | Value | Value | Value |
| Home Improvement Loans | VA517 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA531 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA541 | \$ 71 | \$ 79 | \$ 1,226 |
| Mobile Home Loans | VA551 | \$ 31 | \$ 3 | \$ 43 |
| Credit Cards | VA557 | \$ 1 | \$ 0 | \$ 0 |
| Other | VA561 | \$ 55 | \$ 14 | \$ 313 |
| Other Assets | VA931 | \$ 16 | \$ 10 | \$ 627 |
| SVA Provisions and Transfers from GVA - Assets - Total | SUB2226 | \$ 4,087 | \$ 4,068 | \$ 2,412 |
| Deposits and Investment Securities | VA38 | \$- 195 | \$ 0 | \$ 0 |
| Mortgage-Backed Securities | VA372 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA48 | \$ 1,524 | \$ 2,787 | \$ 1,879 |
| Construction - Total | SUB2230 | \$ 450 | \$ 2,453 | \$- 76 |
| 1-4 Dwelling Units | VA422 | \$ 450 | \$ 2,453 | \$- 76 |
| Multifamily (5 or more) Dwelling Units | VA432 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA442 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2241 | \$ 1,074 | \$ 334 | \$ 1,955 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA448 | \$ 691 | \$ 35 | \$- 100 |
| 1-4 Dwelling Units - Secured by First Liens | VA458 | \$ 201 | \$ 248 | \$ 2,260 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA468 | \$ 182 | \$ 182 | \$- 318 |
| Multifamily (5 or more) Dwelling Units | VA472 | \$ 0 | \$- 131 | \$ 113 |
| Nonresidential Property (Except Land) | VA482 | \$ 0 | \$ 0 | \$ 0 |
| Land | VA492 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA58 | \$ 182 | \$ 174 | \$- 90 |
| Commercial Loans | VA522 | \$ 143 | \$ 374 | \$- 71 |
| Consumer Loans - Total | SUB2261 | \$ 39 | \$- 200 | \$- 19 |
| Loans on Deposits | VA512 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA518 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA532 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA542 | \$- 10 | \$ 82 | \$ 0 |
| Mobile Home Loans | VA552 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA558 | \$ 0 | \$ 0 | \$ 0 |
| Other | VA562 | \$ 49 | \$- 282 | \$- 19 |
| Repossessed Assets - Total | VA62 | \$ 2,576 | \$ 1,073 | \$ 623 |
| Real Estate - Construction | VA606 | \$ 317 | \$ 0 | \$ 41 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Real Estate - 1-4 Dwelling Units | VA614 | \$ 2,259 | \$ 1,073 | \$ 582 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA617 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA626 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA629 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | VA632 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Held for Investment | VA72 | \$ 0 | \$ 0 | \$ 0 |
| Equity Investments Not Subject to FASB Statement No. 115 | VA822 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | VA932 | \$ 0 | \$ 34 | \$ 0 |
| Adjusted Net Charge-offs - Assets - Total | SUB2326 | \$ 13,546 | \$ 16,963 | \$ 52,881 |
| Deposits and Investment Securities | VA39 | \$ - 195 | \$ 0 | \$ 0 |
| Mortgage-Backed Securities | VA375 | \$ 2,056 | \$ 4,519 | \$ 3,782 |
| Mortgage Loans - Total | VA49 | \$ 7,922 | \$ 10,748 | \$ 25,276 |
| Construction - Total | SUB2330 | \$ 1,700 | \$ 3,698 | \$ 287 |
| 1-4 Dwelling Units | VA425 | \$ 1,816 | \$ 3,700 | \$ 288 |
| Multifamily (5 or more) Dwelling Units | VA435 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA445 | \$ - 116 | \$ - 2 | \$ - 1 |
| Permanent - Total | SUB2341 | \$ 6,222 | \$ 7,050 | \$ 24,989 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA449 | \$ 335 | \$ 1,243 | \$ 1,400 |
| 1-4 Dwelling Units - Secured by First Liens | VA459 | \$ 5,628 | \$ 5,607 | \$ 16,202 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA469 | \$ 259 | \$ 331 | \$ 9,963 |
| Multifamily (5 or more) Dwelling Units | VA475 | \$ 0 | \$ - 131 | \$ 237 |
| Nonresidential Property (Except Land) | VA485 | \$ 0 | \$ 0 | \$ - 2,813 |
| Land | VA495 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA59 | \$ 639 | \$ 103 | \$ 20,926 |
| Commercial Loans | VA525 | \$ 148 | \$ - 70 | \$ 171 |
| Consumer Loans - Total | SUB2361 | \$ 491 | \$ 173 | \$ 20,755 |
| Loans on Deposits | VA515 | \$ 0 | \$ 1 | \$ 0 |
| Home Improvement Loans | VA519 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA535 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA545 | \$ - 44 | \$ 117 | \$ 18,747 |
| Mobile Home Loans | VA555 | \$ 372 | \$ 260 | \$ 273 |
| Credit Cards | VA559 | \$ 13 | \$ 3 | \$ 0 |
| Other | VA565 | \$ 150 | \$ - 208 | \$ 1,735 |
| Reposessed Assets - Total | VA65 | \$ 3,069 | \$ 1,523 | \$ 882 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| Real Estate - Construction | VA607 | \$ 317 | \$ 0 | \$ 41 |
| Real Estate - 1-4 Dwelling Units | VA615 | \$ 2,617 | \$ 1,411 | \$ 737 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA618 | \$ 5 | \$ 35 | \$ 24 |
| Real Estate - Nonresidential (Except Land) | VA627 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA631 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | VA633 | \$ 130 | \$ 77 | \$ 80 |
| Real Estate Held for Investment | VA75 | \$ 0 | \$ 0 | \$ 0 |
| Equity Investments Not Subject to FASB Statement No. 115 | VA825 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | VA935 | \$ 55 | \$ 70 | \$ 2,015 |
| TROUBLED DEBT RESTRUCTURED | | | | |
| Amount this Quarter | VA940 | \$ 62,982 | \$ 38,210 | \$ 482,143 |
| Amount in Schedule SC Complying with Modified Terms | VA942 | \$ 55,660 | \$ 52,014 | \$ 1,301,009 |
| MORTGAGE LOANS FORECLOSED IN QUARTER | | | | |
| Mortgage Loans Foreclosed During Quarter - Total | VA95 | \$ 60,366 | \$ 37,861 | \$ 71,728 |
| Construction | VA951 | \$ 1,802 | \$ 740 | \$ 1,130 |
| Permanent - 1-4 Dwelling Units | VA952 | \$ 55,146 | \$ 37,121 | \$ 70,598 |
| Permanent - Multifamily (5 or more) Dwelling Units | VA953 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Nonresidential (Except Land) | VA954 | \$ 3,418 | \$ 0 | \$ 0 |
| Permanent - Land | VA955 | \$ 0 | \$ 0 | \$ 0 |
| CLASSIFICATION OF ASSETS | | | | |
| Quarter End Balance - Special Mention | VA960 | \$ 547,727 | \$ 534,063 | \$ 888,295 |
| Classified Assets - Quarter End Balance - Total | SUB2811 | \$ 1,990,601 | \$ 1,533,897 | \$ 2,199,073 |
| Substandard | VA965 | \$ 1,986,255 | \$ 1,531,350 | \$ 1,979,989 |
| Doubtful | VA970 | \$ 4,346 | \$ 2,547 | \$ 219,084 |
| Loss | VA975 | \$ 0 | \$ 0 | \$ 0 |
| PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3 | | | | |
| Outstanding Balanced (Contractual) | VA980 | \$ 0 | \$ 0 | \$ 0 |
| Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct) | VA981 | \$ 0 | \$ 0 | \$ 0 |
| Allowance Amount Included in ALLL (SC283, SC357) | VA985 | \$ 0 | \$ 0 | \$ 0 |
| Schedule PD --- Consolidated Past Due and Nonaccrual | | Mar 2007 | Dec 2006 | Sep 2006 |
| Description | Line Item | Value | Value | Value |
| DELINQUENT LOANS | | | | |
| Delinquent Loans - Total | SUB2410 | \$ 3,932,856 | \$ 3,289,009 | \$ 5,461,919 |

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| Schedule PD --- Consolidated Past Due and Nonaccrual | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| Mortgages - Total | SUB2421 | \$ 3,922,084 | \$ 3,277,632 | \$ 5,336,184 |
| Construction and Land Loans | SUB2430 | \$ 151,124 | \$ 95,373 | \$ 45,638 |
| Permanent Loans Secured by 1-4 Property | SUB2441 | \$ 3,739,865 | \$ 3,156,388 | \$ 5,245,410 |
| Permanent Loans Secured by All Other Property | SUB2450 | \$ 51,339 | \$ 48,506 | \$ 55,343 |
| Nonmortgages - Total | SUB2461 | \$ 10,772 | \$ 11,377 | \$ 125,735 |
| PAST DUE & STILL ACCRUING | | | | |
| Past Due & Still Accruing - Total | SUB2470 | \$ 2,539,902 | \$ 2,266,782 | \$ 4,176,995 |
| Past Due & Still Accruing - 30-89 Days - Total | PD10 | \$ 2,537,029 | \$ 2,262,412 | \$ 3,437,836 |
| Mortgage Loans - Total | SUB2481 | \$ 2,532,622 | \$ 2,255,876 | \$ 3,388,334 |
| Construction | PD115 | \$ 66,875 | \$ 22,725 | \$ 20,851 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |
| Revolving Open-End Loans | PD121 | \$ 66,994 | \$ 57,834 | \$ 55,345 |
| Secured by First Liens | PD123 | \$ 2,358,576 | \$ 2,153,556 | \$ 3,062,067 |
| Secured by Junior Liens | PD124 | \$ 19,139 | \$ 7,507 | \$ 215,766 |
| Multifamily (5 or more) Dwelling Units | PD125 | \$ 13,807 | \$ 9,947 | \$ 19,502 |
| Nonresidential Property (Except Land) | PD135 | \$ 5,847 | \$ 1,784 | \$ 11,955 |
| Land | PD138 | \$ 1,384 | \$ 2,523 | \$ 2,848 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD140 | \$ 2,327 | \$ 3,011 | \$ 24,786 |
| Consumer Loans - Total | SUB2511 | \$ 2,080 | \$ 3,525 | \$ 24,716 |
| Loans on Deposits | PD161 | \$ 66 | \$ 756 | \$ 1,076 |
| Home Improvement Loans | PD163 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | PD165 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD167 | \$ 697 | \$ 913 | \$ 13,284 |
| Mobile Home Loans | PD169 | \$ 735 | \$ 1,113 | \$ 1,304 |
| Credit Cards | PD171 | \$ 4 | \$ 0 | \$ 31 |
| Other | PD180 | \$ 578 | \$ 743 | \$ 9,021 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD115:PD180 | PD190 | \$ 0 | \$ 0 | \$ 98,041 |
| Held for Sale Included in PD115:PD180 | PD192 | \$ 274,269 | \$ 179,523 | \$ 199,574 |
| Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180 | PD195 | \$ 494 | \$ 311 | \$ 424,466 |
| Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's | PD196 | \$ 24 | \$ 89 | \$ 381,605 |

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| Schedule PD --- Consolidated Past Due and Nonaccrual | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|-------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| Rebooked GNMA's Incl in PD195 | PD197 | \$ 0 | \$ 0 | \$ 41,270 |
| Past Due & Still Accruing - 90 Days or More - Total | PD20 | \$ 2,873 | \$ 4,370 | \$ 739,159 |
| Mortgage Loans - Total | SUB2491 | \$ 2,113 | \$ 4,181 | \$ 716,152 |
| Construction | PD215 | \$ 0 | \$ 0 | \$ 0 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |
| Revolving Open-End Loans | PD221 | \$ 0 | \$ 113 | \$ 0 |
| Secured by First Liens | PD223 | \$ 868 | \$ 3,627 | \$ 715,909 |
| Secured by Junior Liens | PD224 | \$ 0 | \$ 441 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | PD225 | \$ 0 | \$ 0 | \$ 243 |
| Nonresidential Property (Except Land) | PD235 | \$ 1,245 | \$ 0 | \$ 0 |
| Land | PD238 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD240 | \$ 742 | \$ 185 | \$ 22,896 |
| Consumer Loans - Total | SUB2521 | \$ 18 | \$ 4 | \$ 111 |
| Loans on Deposits | PD261 | \$ 16 | \$ 0 | \$ 111 |
| Home Improvement Loans | PD263 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | PD265 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD267 | \$ 0 | \$ 0 | \$ 0 |
| Mobile Home Loans | PD269 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | PD271 | \$ 0 | \$ 0 | \$ 0 |
| Other | PD280 | \$ 2 | \$ 4 | \$ 0 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD215:PD280 | PD290 | \$ 0 | \$ 0 | \$ 0 |
| Held for Sale Included in PD215:PD280 | PD292 | \$ 0 | \$ 0 | \$ 1,337 |
| Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280 | PD295 | \$ 0 | \$ 0 | \$ 715,684 |
| Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's | PD296 | \$ 0 | \$ 0 | \$ 214,260 |
| Rebooked GNMA's Incl in PD295 | PD297 | \$ 0 | \$ 0 | \$ 501,422 |
| NONACCRUAL | | | | |
| Nonaccrual - Total | PD30 | \$ 1,392,954 | \$ 1,022,227 | \$ 1,284,924 |
| Mortgage Loans - Total | SUB2501 | \$ 1,387,349 | \$ 1,017,575 | \$ 1,231,698 |
| Construction | PD315 | \$ 64,005 | \$ 50,013 | \$ 14,580 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |

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| Schedule PD --- Consolidated Past Due and Nonaccrual | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|-----------|--------------|------------|--------------|
| Description | Line Item | Value | Value | Value |
| Revolving Open-End Loans | PD321 | \$ 26,915 | \$ 22,538 | \$ 29,033 |
| Secured by First Liens | PD323 | \$ 1,260,587 | \$ 908,200 | \$ 1,097,194 |
| Secured by Junior Liens | PD324 | \$ 6,786 | \$ 2,572 | \$ 70,096 |
| Multifamily (5 or more) Dwelling Units | PD325 | \$ 7,158 | \$ 4,995 | \$ 5,325 |
| Nonresidential Property (Except Land) | PD335 | \$ 3,038 | \$ 9,145 | \$ 8,111 |
| Land | PD338 | \$ 18,860 | \$ 20,112 | \$ 7,359 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD340 | \$ 4,329 | \$ 3,374 | \$ 48,385 |
| Consumer Loans - Total | SUB2531 | \$ 1,276 | \$ 1,278 | \$ 4,841 |
| Loans on Deposits | PD361 | \$ 0 | \$ 1 | \$ 34 |
| Home Improvement Loans | PD363 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | PD365 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD367 | \$ 59 | \$ 80 | \$ 1,862 |
| Mobile Home Loans | PD369 | \$ 863 | \$ 872 | \$ 634 |
| Credit Cards | PD371 | \$ 7 | \$ 11 | \$ 4 |
| Other | PD380 | \$ 347 | \$ 314 | \$ 2,307 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD315:PD380 | PD390 | \$ 5,884 | \$ 201 | \$ 21,280 |
| Held for Sale Included in PD315:PD380 | PD392 | \$ 139,636 | \$ 55,259 | \$ 51,454 |
| Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380 | PD395 | \$ 1,911 | \$ 2,240 | \$ 3,141 |
| Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's | PD396 | \$ 1,180 | \$ 1,737 | \$ 0 |
| Rebooked GNMA's Incl in PD395 | PD397 | \$ 0 | \$ 0 | \$ 0 |

| Schedule LD --- Loan Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|---------------------|---------------------|----------------------|
| Description | Line Item | Value | Value | Value |
| HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE | | | | |
| Balances at Quarter-end - Total | SUB5100 | \$ 4,199,164 | \$ 4,139,637 | \$ 16,273,501 |
| 90% up to 100% LTV | LD110 | \$ 4,128,539 | \$ 4,074,572 | \$ 11,586,831 |
| 100% and greater LTV | LD120 | \$ 70,625 | \$ 65,065 | \$ 4,686,670 |
| Past Due and Nonaccrual Balances - Total | SUB5250 | \$ 151,691 | \$ 122,288 | \$ 235,802 |
| Past Due and Still Accruing - Total | SUB5240 | \$ 88,119 | \$ 80,223 | \$ 142,308 |
| Past Due and Still Accruing - 30-89 Days - Total | SUB5210 | \$ 88,119 | \$ 80,223 | \$ 142,308 |
| 90% up to 100% LTV | LD210 | \$ 85,352 | \$ 75,281 | \$ 103,557 |
| 100% and greater LTV | LD220 | \$ 2,767 | \$ 4,942 | \$ 38,751 |
| Past Due and Still Accruing - 90 Days or More - Total | SUB5220 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule LD --- Loan Data | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|----------------------|---------------------|----------------------|
| Description | Line Item | Value | Value | Value |
| 90% up to 100% LTV | LD230 | \$ 0 | \$ 0 | \$ 0 |
| 100% and greater LTV | LD240 | \$ 0 | \$ 0 | \$ 0 |
| Nonaccrual - Total | SUB5230 | \$ 63,572 | \$ 42,065 | \$ 93,494 |
| 90% up to 100% LTV | LD250 | \$ 51,910 | \$ 31,656 | \$ 53,688 |
| 100% and greater LTV | LD260 | \$ 11,662 | \$ 10,409 | \$ 39,806 |
| Net Charge-offs - Total | SUB5300 | \$ 730 | \$ 1,873 | \$ 9,654 |
| 90% up to 100% LTV | LD310 | \$ 219 | \$ 1,145 | \$ 9,065 |
| 100% and greater LTV | LD320 | \$ 511 | \$ 728 | \$ 589 |
| Purchases - Total | SUB5320 | \$ 0 | \$ 0 | \$ 1,097,539 |
| 90% up to 100% LTV | LD410 | \$ 0 | \$ 0 | \$ 339,182 |
| 100% and greater LTV | LD420 | \$ 0 | \$ 0 | \$ 758,357 |
| Originations - Total | SUB5330 | \$ 279,197 | \$ 343,113 | \$ 1,480,306 |
| 90% up to 100% LTV | LD430 | \$ 269,039 | \$ 322,780 | \$ 1,406,900 |
| 100% and greater LTV | LD440 | \$ 10,158 | \$ 20,333 | \$ 73,406 |
| Sales - Total | SUB5340 | \$ 49,905 | \$ 63,540 | \$ 69,889 |
| 90% up to 100% LTV | LD450 | \$ 34,421 | \$ 44,746 | \$ 54,221 |
| 100% and greater LTV | LD460 | \$ 15,484 | \$ 18,794 | \$ 15,668 |
| Supplemental Loan Data for All Loans | | | | |
| 1-4 Dwelling Units Construction-to-Permanent Loans | LD510 | \$ 3,141,199 | N/A | N/A |
| Owner-Occupied Multifamily Permanent Loans | LD520 | \$ 577,799 | N/A | N/A |
| Owner-Occupied Nonresidential Property (Except Land) Permanent Loans | LD530 | \$ 356,218 | N/A | N/A |
| 1-4 Dwelling Units Option ARM Loans | LD610 | \$ 109,727,167 | N/A | N/A |
| 1-4 Dwelling Units ARM Loans with Negative Amortization | LD620 | \$ 124,075,551 | N/A | N/A |
| Total Capitalized Negative Amortization | LD650 | \$ 2,587,639 | N/A | N/A |
| Schedule CC --- Consolidated Commitments and Contingencies | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total | SUB3380 | \$ 3,222,316 | \$ 3,595,189 | \$ 4,324,371 |
| Mortgage Construction Loans | CC105 | \$ 3,046,279 | \$ 3,402,411 | \$ 4,076,970 |
| Other Mortgage Loans | CC115 | \$ 176,037 | \$ 192,778 | \$ 247,401 |
| Undisbursed Balance of Nonmortgage Loans Closed | CC125 | \$ 5,821 | \$ 4,601 | \$ 273,997 |
| Commitments Outstanding to Originate Mortgages - Total | SUB3330 | \$ 10,986,545 | \$ 8,460,202 | \$ 13,468,823 |
| 1-4 Dwelling Units | CC280 | \$ 10,639,347 | \$ 8,225,911 | \$ 12,880,326 |

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| Schedule CC --- Consolidated Commitments and Contingencies | | | | |
|---|----------------|---------------------|---------------------|----------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Multifamily (5 or more) Dwelling Units | CC290 | \$ 182,623 | \$ 92,771 | \$ 248,400 |
| All Other Real Estate | CC300 | \$ 164,575 | \$ 141,520 | \$ 340,097 |
| Commitments Outstanding to Originate Nonmortgage Loans | CC310 | \$ 23,144 | \$ 15,289 | \$ 213,208 |
| Commitments Outstanding to Purchase Loans | CC320 | \$ 6,390,278 | \$ 4,203,335 | \$ 6,752,004 |
| Commitments Outstanding to Sell Loans | CC330 | \$ 4,595,167 | \$ 3,648,860 | \$ 14,095,523 |
| Commitments Outstanding to Purchase Mortgage-Backed Secs | CC335 | \$ 0 | \$ 3,996 | \$ 5,997 |
| Commitments Outstanding to Sell Mortgage-Backed Securities | CC355 | \$ 312,219 | \$ 241,500 | \$ 206,264 |
| Commitments Outstanding to Purchase Investment Securities | CC365 | \$ 2,000 | \$ 4,550 | \$ 1,402 |
| Commitments Outstanding to Sell Investment Securities | CC375 | \$ 0 | \$ 279 | \$ 279 |
| Unused Lines of Credit - Total | SUB3361 | \$ 8,372,954 | \$ 8,144,791 | \$ 20,294,166 |
| Revolving, Open-End Loans on 1-4 Dwelling Units | CC412 | \$ 7,267,161 | \$ 7,102,367 | \$ 17,159,171 |
| Commercial Lines | CC420 | \$ 1,018,248 | \$ 958,101 | \$ 2,285,881 |
| Open-End Consumer Lines - Credit Cards | CC423 | \$ 658 | \$ 677 | \$ 709 |
| Open-End Consumer Lines - Other | CC425 | \$ 86,887 | \$ 83,646 | \$ 848,405 |
| Letters of Credit (Excluding Items on CC465 & CC468) - Total | SUB3390 | \$ 53,138 | \$ 60,566 | \$ 917,575 |
| Commercial | CC430 | \$ 4,055 | \$ 3,571 | \$ 3,388 |
| Standby, Not Included on CC465 or CC468 | CC435 | \$ 49,083 | \$ 56,995 | \$ 914,187 |
| Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs | CC455 | \$ 30,194,684 | \$ 23,173,118 | \$ 25,314,478 |
| Amount of Direct Credit Substitutes on Assets in CC455 | CC465 | \$ 157,655 | \$ 105,172 | \$ 188,269 |
| Amount of Recourse Obligations on Assets in CC455 | CC468 | \$ 8,215,649 | \$ 5,257,222 | \$ 8,417,231 |
| Other Contingent Liabilities | CC480 | \$ 20,511 | \$ 13,632 | \$ 11,863,949 |
| Contingent Assets | CC490 | \$ 14,910 | \$ 7,910 | \$ 12,410 |
| Schedule CF --- Consolidated Cash Flow Information | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Mortgage-Backed Securities: | | | | |
| Pass-Through: | | | | |
| Purchases | CF143 | \$ 427,339 | \$ 492,786 | \$ 15,853,897 |
| Sales | CF145 | \$ 308,439 | \$ 683,654 | \$ 1,873,803 |
| Other Balance Changes | CF148 | \$- 85,725 | \$- 64,777 | \$- 170,991 |
| Other Mortgage-Backed Securities: | | | | |
| Purchases | CF153 | \$ 612,010 | \$ 1,185,216 | \$ 17,466,920 |

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| Schedule CF --- Consolidated Cash Flow Information | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|----------------|-----------------------|-----------------------|----------------------|
| Description | Line Item | Value | Value | Value |
| Sales | CF155 | \$ 338,358 | \$ 107,020 | \$ 189,468 |
| Other Balance Changes | CF158 | \$- 256,376 | \$- 286,145 | \$- 80,135 |
| Mortgage Loans: | | | | |
| Purchases - Total | SUB3811 | \$ 1,039,349 | \$ 1,678,002 | \$ 33,320,817 |
| Sales - Total | SUB3821 | \$ 646,797 | \$ 790,674 | \$ 2,063,271 |
| Net Purchases - Total | SUB3826 | \$ 392,552 | \$ 887,328 | \$ 31,257,546 |
| Mortgage Loans Disbursed - Total | SUB3831 | \$ 23,531,297 | \$ 24,489,186 | \$ 55,681,020 |
| Construction Loans - Total | SUB3840 | \$ 1,369,584 | \$ 1,523,450 | \$ 1,667,816 |
| 1-4 Dwelling Units | CF190 | \$ 1,187,909 | \$ 1,314,672 | \$ 1,443,556 |
| Multifamily (5 or more) Dwelling Units | CF200 | \$ 35,831 | \$ 46,669 | \$ 90,833 |
| Nonresidential | CF210 | \$ 145,844 | \$ 162,109 | \$ 133,427 |
| Permanent Loans - Total | SUB3851 | \$ 22,161,713 | \$ 22,965,736 | \$ 54,013,204 |
| 1-4 Dwelling Units | CF225 | \$ 21,265,466 | \$ 21,959,855 | \$ 52,133,778 |
| Home Equity and Junior Liens | CF226 | \$ 1,190,677 | N/A | N/A |
| Multifamily (5 or more) Dwelling Units | CF245 | \$ 485,231 | \$ 450,617 | \$ 927,851 |
| Nonresidential (Except Land) | CF260 | \$ 181,262 | \$ 251,990 | \$ 496,649 |
| Land | CF270 | \$ 229,754 | \$ 303,274 | \$ 454,926 |
| Loans and Participations Purchased, Secured By - Total: | SUB3880 | \$ 14,769,763 | \$ 15,722,698 | \$ 46,422,040 |
| 1-4 Dwelling Units | CF280 | \$ 14,740,281 | \$ 15,624,668 | \$ 46,374,825 |
| Purchased from Entities Other than Fed Insured Depository or Subsidiaries | CF281 | \$ 8,148,981 | N/A | N/A |
| Home Equity and Junior Liens | CF282 | \$ 586,240 | N/A | N/A |
| Multifamily (5 or more) Dwelling Units | CF290 | \$ 29,306 | \$ 58,163 | \$ 37,753 |
| Nonresidential | CF300 | \$ 176 | \$ 39,867 | \$ 9,462 |
| Loans and Participations Sold, Secured By - Total | SUB3890 | \$ 26,497,223 | \$ 25,883,557 | \$ 45,770,807 |
| 1-4 Dwelling Units | CF310 | \$ 26,365,897 | \$ 25,691,818 | \$ 45,496,888 |
| Home Equity and Junior Liens | CF311 | \$ 1,797,034 | N/A | N/A |
| Multifamily (5 or more) Dwelling Units | CF320 | \$ 6,283 | \$ 59,854 | \$ 100,936 |
| Nonresidential | CF330 | \$ 125,043 | \$ 131,885 | \$ 172,983 |
| Net Purchases (Sales) of Loans and Participations - Total | SUB3885 | \$- 11,727,460 | \$- 10,160,859 | \$ 651,233 |
| Memo - Refinancing Loans | CF361 | \$ 8,384,773 | \$ 8,128,449 | \$ 7,955,055 |
| Nonmortgage Loans: | | | | |
| Commercial: | | | | |
| Closed or Purchased | CF390 | \$ 1,915,269 | \$ 3,378,647 | \$ 2,003,649 |

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| Schedule CF --- Consolidated Cash Flow Information | | | | |
|--|----------------|---------------------|---------------------|---------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Sales | CF395 | \$ 1,926 | \$ 3,494 | \$ 6,977 |
| Consumer: | | | | |
| Closed or Purchased | CF400 | \$ 52,527 | \$ 51,297 | \$ 1,084,568 |
| Sales | CF405 | \$ 42 | \$ 0 | \$ 66,235 |
| Nonmortgage Loans Closed or Purchased - Total | SUB3910 | \$ 1,967,796 | \$ 3,429,944 | \$ 3,088,217 |
| Nonmortgage Loans - Sales - Total | SUB3915 | \$ 1,968 | \$ 3,494 | \$ 73,212 |
| Net Purchases (Sales) of Nonmortgage Loans - Total | SUB3919 | \$ 1,965,828 | \$ 3,426,450 | \$ 3,015,005 |
| Deposits: | | | | |
| Interest Credited to Deposits | CF430 | \$ 1,121,966 | \$ 1,111,588 | \$ 1,222,827 |
| Schedule DI --- Consolidated Deposit Information | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Deposit Data | | | | |
| Total Broker - Originated Deposits | SUB4061 | \$ 3,989,913 | \$ 4,765,783 | \$ 6,760,495 |
| Fully Insured | DI100 | \$ 3,694,740 | \$ 4,755,416 | \$ 6,746,614 |
| Other | DI110 | \$ 295,173 | \$ 10,367 | \$ 13,881 |
| Deposits (Excluding Retirement Accounts) with Balances | | | | |
| \$100,000 or Less | DI120 | \$ 64,303,910 | \$ 64,099,405 | \$ 87,050,996 |
| Greater than \$100,000 | DI130 | \$ 45,937,457 | \$ 44,671,236 | \$ 68,088,075 |
| Number of Deposits (Excluding Retirement Accounts) with Balances | | | | |
| \$100,000 or Less | DI150 | 5,044,618 | 5,966,427 | 9,405,663 |
| Greater than \$100,000 | DI160 | 290,714 | 284,181 | 349,445 |
| Retirement Deposits with Balances | | | | |
| \$250,000 or Less | DI170 | \$ 4,835,390 | \$ 4,756,502 | N/A |
| Greater than \$250,000 | DI175 | \$ 196,213 | \$ 184,138 | N/A |
| Number of Retirement Deposits with Balances | | | | |
| \$250,000 or Less | DI180 | 166,047 | 167,320 | N/A |
| Greater than \$250,000 | DI185 | 544 | 497 | N/A |
| Number of Deposit Accounts - Total | SUB4062 | 5,501,923 | 6,418,425 | 9,755,108 |
| IRA/Keogh Accounts | DI200 | \$ 5,030,915 | \$ 4,937,118 | \$ 6,410,084 |
| Uninsured Deposits | DI210 | \$ 17,185,600 | \$ 16,291,238 | \$ 31,628,218 |
| Preferred Deposits | DI220 | \$ 393,314 | \$ 360,239 | \$ 1,194,616 |
| Components of Deposits and Escrows | | | | |
| Transaction Accounts (Including Demand Deposits) | DI310 | \$ 2,829,907 | \$ 2,724,429 | \$ 9,475,170 |
| Money Market Deposit Accounts | DI320 | \$ 16,425,412 | \$ 16,050,569 | \$ 40,210,976 |

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| Schedule DI --- Consolidated Deposit Information | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|-----------|---------------|---------------|---------------|
| Description | Line Item | Value | Value | Value |
| Passbook Accounts (Including Nondemand Escrows) | DI330 | \$ 5,989,427 | \$ 8,256,583 | \$ 9,989,664 |
| Time Deposits | DI340 | \$ 90,028,225 | \$ 86,679,701 | \$ 95,463,273 |
| Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits | DI350 | \$ 36,027,243 | N/A | N/A |
| IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits | DI360 | \$ 1,467,079 | N/A | N/A |
| Non-Interest-Bearing Demand Deposits | DI610 | \$ 2,403,434 | \$ 2,339,984 | \$ 7,874,372 |
| Deposits Data for Deposit Insurance Premium Assessments | | | | |
| Section I (Optional) | | | | |
| Quarter-End Deposit Totals: | | | | |
| Total Deposit Liabilities Before Exclusions (Gross) | DI510 | \$ 227,660 | N/A | N/A |
| Total Allowable Exclusions (Including Foreign Deposits) | DI520 | \$ 0 | N/A | N/A |
| Total Foreign Deposits (Included in Total Allowable Exclusion) | DI530 | \$ 0 | N/A | N/A |
| Average Daily Deposit Totals: | | | | |
| Total Daily Average Deposit Liabilities Before Exclusions (Gross) | DI540 | \$ 224,589 | N/A | N/A |
| Total Daily Average Allowable Exclusion (Including Foreign Deposits) | DI550 | \$ 0 | N/A | N/A |
| Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions) | DI560 | \$ 0 | N/A | N/A |
| Section II (If Section I Completed, This Section Not Required) | | | | |
| Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710 | DI620 | \$ 896 | \$ 590 | \$ 656 |
| Deposits of Consolidated Subsidiaries: | | | | |
| Demand Deposits | DI640 | \$ 71,611 | \$ 67,654 | \$ 174,461 |
| Time and Savings Deposits | DI650 | \$ 4,530 | \$ 57,942 | \$ 85,008 |
| Adj to Deposits for Depository Inst Invest Contracts & IBFs | DI700 | \$ 0 | \$ 0 | \$ 0 |
| Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs | DI710 | \$ 0 | \$ 0 | \$ 0 |
| Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act | | | | |
| Adjustments to Demand Deposits (including escrows) | DI720 | \$ 8,529 | \$ 11,134 | \$ 8,563 |
| Adjustment to Time and Savings Deposits (including escrows) | DI730 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule SI --- Consolidated Supplemental Information | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|--------------|-------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Miscellaneous | | | | |
| Number of Full-time Equivalent Employees | SI370 | 26,887 | 27,053 | 41,457 |
| Assets Held in Trading Accounts | SI375 | \$ 629,844 | \$ 541,836 | \$ 525,917 |
| Assets Recorded on Schedule SC Under a Fair Value Option | SI376 | \$ 2,052,822 | N/A | N/A |
| Liabilities Recorded on Schedule SC Under a Fair Value Option | SI377 | \$ 0 | N/A | N/A |
| Available-for-Sale Securities | SI385 | \$ 7,883,867 | \$ 8,319,012 | \$ 41,185,919 |
| Assets Held for Sale | SI387 | \$ 11,150,790 | \$ 10,222,629 | \$ 17,951,063 |
| Loans Serviced for Others | SI390 | \$ 166,418,686 | \$ 148,962,522 | \$ 514,487,832 |
| Residual Interests | | | | |
| Residual Interests in the Form of Interest-Only Strips | SI402 | \$ 269,978 | \$ 249,602 | \$ 259,906 |
| Other Residual Interests | SI404 | \$ 410,295 | \$ 268,796 | \$ 270,872 |
| Qualified Thrift Lender Test | | | | |
| Actual Thrift Investment Percentage at Month-end | | | | |
| First month of Qtr | SI581 | 86.09% | 86.35% | 86.96% |
| Second month of Qtr | SI582 | 86.38% | 86.21% | 86.78% |
| Third month of Qtr | SI583 | 86.54% | 84.90% | 86.64% |
| IRS Domestic Building and Loan Test | | | | |
| Percent of Assets Test | SI585 | 0.00% | 66.90% | 69.60% |
| Do you meet the DBLA business operations test? | SI586 | 0 [Yes] | 1 [Yes] | 1 [Yes] |
| Aggregate Investment in Service Corporations | SI588 | \$ 101,325 | \$ 99,302 | \$ 98,950 |
| Credit extended to assn exec officers, prin shareholders & related interest | | | | |
| Aggregate amount of all extensions of credit | SI590 | \$ 64,068 | \$ 60,375 | \$ 73,393 |
| No. of exec officers.. with credit > \$500K/5% unimpaired cap | SI595 | 26 | 23 | 29 |
| Summary of Changes in Equity Capital | | | | |
| Beginning Equity Capital | SI600 | \$ 31,174,261 | \$ 16,209,618 | \$ 30,944,327 |
| Net Income (Loss) (SO91) | SI610 | \$ 691,632 | \$ 696,574 | \$ 1,285,531 |
| Dividends Declared | | | | |
| Preferred Stock | SI620 | \$ 0 | \$ 0 | \$ 0 |
| Common Stock | SI630 | \$ 80,617 | \$ 140,842 | \$ 82,315 |
| Stock Issued | SI640 | \$ 0 | \$ 45 | \$ 18,819 |
| Stock Retired | SI650 | \$ 0 | \$ 0 | \$ 0 |
| Capital Contributions (Where No Stock is Issued) | SI655 | \$ 52,845 | \$ 88,316 | \$ 2,256,080 |

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| Schedule SI --- Consolidated Supplemental Information | | | | |
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| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| New Basis Accounting Adjustments | SI660 | \$ 3,869 | \$ 14,563,262 | \$ 0 |
| Other Comprehensive Income | SI662 | \$ 8,703 | \$- 8,696 | \$- 508,376 |
| Prior Period Adjustments | SI668 | \$- 6,043 | \$ 0 | \$ 0 |
| Other Adjustments | SI671 | \$ 451 | \$ 3,326 | \$- 511,086 |
| Ending Equity Capital (SC80) | SI680 | \$ 31,845,101 | \$ 31,411,603 | \$ 33,402,980 |
| Transactions With Affiliations | | | | |
| Qtr Activity of Covered Transacts w/Affil Subj to Limits | SI750 | \$ 820 | \$ 3,617 | \$ 32,761 |
| Qtr Activity of Covered Transacts w/Affil Not Subj to Limits | SI760 | \$ 38,340 | \$ 36,640 | \$ 62,174,831 |
| Mutual Fund and Annuity Sales | | | | |
| Sell private-label/third-party mutual funds/annuities? | SI805 | 3 [Yes] | 3 [Yes] | 5 [Yes] |
| Total Assets Managed of Proprietary Mutual Funds/Annuities | SI815 | \$ 0 | \$ 0 | \$ 0 |
| Fee Inc from the Sale/Service of Mutual Funds/Annuities | SI860 | \$ 391 | \$ 616 | \$ 12,562 |
| Average Balance Sheet Data | | | | |
| Total Assets | SI870 | \$ 226,133,389 | \$ 220,310,081 | \$ 378,537,358 |
| Deposits & Investments Excluding Non-Interest-Earning Items | SI875 | \$ 5,705,519 | \$ 4,739,598 | \$ 4,685,765 |
| Mortgage Loans and Mortgage-Backed Securities | SI880 | \$ 192,774,593 | \$ 195,985,012 | \$ 340,410,397 |
| Nonmortgage Loans | SI885 | \$ 1,234,729 | \$ 1,411,622 | \$ 12,364,106 |
| Deposits and Excrows | SI890 | \$ 111,237,459 | \$ 110,787,059 | \$ 149,668,024 |
| Total Borrowings | SI895 | \$ 77,502,730 | \$ 80,927,569 | \$ 182,219,158 |
| Schedule SQ --- Consolidated Supplemental Questions | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| | | Yes | Yes | Yes |
| Fiscal Year-End | SQ270 | N/A | N/A | N/A |
| Nature of Work Code performed by CPA this fiscal year | SQ280 | N/A | N/A | N/A |
| Independent CPA Changed During Quarter? | SQ300 | 1 | 1 | 0 |
| Any Outstanding Futures or Options Positions? | SQ310 | 2 | 2 | 3 |
| Does Association Have Subchapter S in effect this year? | SQ320 | 3 | 3 | 2 |
| If consol in another TFR, docket # of Parent Svgs Assn | SQ410 | N/A | N/A | N/A |
| If consol in Call Report, FDIC Cert # of Parent Bank | SQ420 | N/A | N/A | N/A |
| If Internet web page, Main Internet Page Address | SQ530 | N/A | N/A | N/A |
| Provide transactional Internet banking to customers? | SQ540 | 18 | 19 | 21 |

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| Schedule FS --- Fiduciary and Related Services | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|-----------------------|-----------------------|-----------------------|
| Description | Line Item | Value | Value | Value |
| FIDUCIARY AND RELATED SERVICES | | | | |
| Does your institution have fiduciary powers? | FS110 | 6 [Yes] | 6 [Yes] | 6 [Yes] |
| Do you exercise the fiduciary powers you have been granted? | FS120 | 6 [Yes] | 6 [Yes] | 6 [Yes] |
| Do you have any activity to report on this schedule? | FS130 | 5 [Yes] | 5 [Yes] | 5 [Yes] |
| FIDUCIARY AND RELATED ASSETS | | | | |
| Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts | SUB6150 | \$ 160,385,066 | \$ 155,043,419 | \$ 143,768,624 |
| Managed Assets (\$) - Total Fiduciary Accounts | FS20 | \$ 2,162,284 | \$ 2,160,962 | \$ 2,098,907 |
| Personal Trust and Agency Accounts | FS210 | \$ 952,952 | \$ 915,002 | \$ 842,535 |
| Retirement-related Trust and Agency Accounts - Total | SUB6100 | \$ 437,085 | \$ 423,291 | \$ 403,395 |
| Employee Benefit - Defined Contribution | FS220 | \$ 42,190 | \$ 42,219 | \$ 42,706 |
| Employee Benefit - Defined Benefit | FS230 | \$ 291,210 | \$ 283,538 | \$ 265,493 |
| Other Retirement Accounts | FS240 | \$ 103,685 | \$ 97,534 | \$ 95,196 |
| Corporate Trust and Agency Accounts | FS250 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS260 | \$ 772,247 | \$ 822,669 | \$ 852,977 |
| Other Fiduciary Accounts | FS270 | \$ 0 | \$ 0 | \$ 0 |
| Managed Assets (\$) - Assets Excl in OTS Assess Complex | FS290 | \$ 0 | \$ 0 | \$ 0 |
| Nonmanaged Assets (\$) - Total Fiduciary Accounts | FS21 | \$ 14,408,876 | \$ 13,928,524 | \$ 13,080,834 |
| Personal Trust and Agency Accounts | FS211 | \$ 1,386,219 | \$ 1,327,809 | \$ 1,246,547 |
| Retirement-related Trust and Agency Accounts - Total | SUB6110 | \$ 13,007,057 | \$ 12,584,244 | \$ 11,817,763 |
| Employee Benefit - Defined Contribution | FS221 | \$ 12,821,121 | \$ 12,401,023 | \$ 11,644,868 |
| Employee Benefit - Defined Benefit | FS231 | \$ 137,552 | \$ 135,311 | \$ 128,224 |
| Other Retirement Accounts | FS241 | \$ 48,384 | \$ 47,910 | \$ 44,671 |
| Corporate Trust and Agency Accounts | FS251 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts | FS271 | \$ 15,600 | \$ 16,471 | \$ 16,524 |
| Nonmanaged Assets (\$) - Custody and Safekeeping Accounts | FS280 | \$ 143,813,906 | \$ 138,953,933 | \$ 128,588,883 |
| Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex | FS291 | \$ 0 | \$ 0 | \$ 0 |
| Managed Assets (#) - Total Fiduciary Accounts | FS22 | 2,133 | 2,093 | 2,031 |
| Personal Trust and Agency Accounts | FS212 | 1,177 | 1,155 | 1,125 |
| Retirement-related Trust and Agency Accounts - Total | SUB6120 | 357 | 343 | 337 |
| Employee Benefit - Defined Contribution | FS222 | 25 | 27 | 27 |

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| Schedule FS --- Fiduciary and Related Services | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|--------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value |
| Employee Benefit - Defined Benefit | FS232 | 16 | 16 | 16 |
| Other Retirement Accounts | FS242 | 316 | 300 | 294 |
| Corporate Trust and Agency Accounts | FS252 | 0 | 0 | 0 |
| Investment Management Agency Accounts | FS262 | 599 | 595 | 569 |
| Other Fiduciary Accounts | FS272 | 0 | 0 | 0 |
| Nonmanaged Assets (#) - Total Fiduciary Accounts | FS23 | 10,259 | 10,398 | 10,628 |
| Personal Trust and Agency Accounts | FS213 | 224 | 248 | 256 |
| Retirement-related Trust and Agency Accounts - Total | SUB6130 | 10,006 | 10,121 | 10,342 |
| Employee Benefit - Defined Contribution | FS223 | 9,904 | 10,017 | 10,241 |
| Employee Benefit - Defined Benefit | FS233 | 19 | 19 | 19 |
| Other Retirement Accounts | FS243 | 83 | 85 | 82 |
| Corporate Trust and Agency Accounts | FS253 | 1 | 1 | 0 |
| Other Fiduciary Accounts | FS273 | 28 | 28 | 30 |
| Nonmanaged Assets (#) - Custody and Safekeeping Accounts | FS281 | 4,716,708 | 4,578,532 | 4,500,912 |
| FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE) | | | | |
| YTD - Income - Total Gross Fiduciary & Related Services | FS30 | \$ 16,614 | \$ 67,657 | \$ 48,682 |
| Personal Trust and Agency Accounts | FS310 | \$ 2,375 | \$ 8,330 | \$ 5,953 |
| Retirement-related Trust and Agency Accounts - Total | SUB6200 | \$ 1,512 | \$ 6,187 | \$ 4,593 |
| Employee Benefit - Defined Contribution | FS320 | \$ 765 | \$ 3,156 | \$ 2,370 |
| Employee Benefit - Defined Benefit | FS330 | \$ 459 | \$ 1,838 | \$ 1,348 |
| Other Retirement Accounts | FS340 | \$ 288 | \$ 1,193 | \$ 875 |
| Corporate Trust and Agency Accounts | FS350 | \$ 108 | \$ 387 | \$ 285 |
| Investment Management Agency Accounts | FS360 | \$ 927 | \$ 5,263 | \$ 4,026 |
| Other Fiduciary Accounts | FS370 | \$ 30 | \$ 115 | \$ 87 |
| Custody and Safekeeping Accounts | FS380 | \$ 11,648 | \$ 47,310 | \$ 33,686 |
| Other Fiduciary and Related Services | FS390 | \$ 14 | \$ 65 | \$ 52 |
| YTD - Expenses - Fiduciary and Related Services | FS391 | \$ 4,199 | \$ 16,273 | \$ 11,550 |
| YTD - Net Losses from Fiduciary and Related Services | FS392 | \$ 1 | \$ 29 | \$ 9 |
| YTD - Intracompany Inc Credits for Fiduciary/Related Service | FS393 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Income - Net Fiduciary and Related Services Income | FS35 | \$ 12,414 | \$ 51,355 | \$ 37,123 |
| FIDUCIARY MEMORANDA | | | | |
| Managed Assets in Personal Trust and Agency Accounts - Total | FS40 | \$ 736,243 | \$ 915,003 | \$ 634,797 |

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| Schedule FS --- Fiduciary and Related Services | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|----------------|-------------|-------------|-------------|
| Description | Line Item | Value | Value | Value |
| Non-Interest-Bearing Deposits | FS410 | \$ 525 | \$ 1,423 | \$ 0 |
| Interest-Bearing Deposits | FS415 | \$ 1,772 | \$ 922 | \$ 881 |
| U.S. Treasury and U.S. Government Agency Obligations | FS420 | \$ 23,396 | \$ 26,522 | \$ 24,798 |
| State, County and Municipal Obligations | FS425 | \$ 87,854 | \$ 95,356 | \$ 88,746 |
| Money Market Mutual Funds | FS430 | \$ 107,902 | \$ 114,175 | \$ 70,930 |
| Other Short-term Obligations | FS435 | \$ 250 | \$ 250 | \$ 250 |
| Other Notes and Bonds | FS440 | \$ 20,359 | \$ 21,814 | \$ 20,325 |
| Common and Preferred Stock | FS445 | \$ 322,010 | \$ 440,250 | \$ 271,432 |
| Real Estate Mortgages | FS450 | \$ 3,600 | \$ 3,549 | \$ 2,269 |
| Real Estate | FS455 | \$ 162,554 | \$ 202,230 | \$ 152,991 |
| Miscellaneous Assets | FS460 | \$ 6,021 | \$ 8,512 | \$ 2,175 |
| Corporate Trust and Agency Accounts - No. of Issues - Total | SUB6300 | 1 | 1 | 1 |
| Corporate and Municipal Trusteeships | FS510 | 0 | 0 | 0 |
| Transfer Agent/Registrar/Paying Agent/Other Corp Agency | FS520 | 1 | 1 | 1 |
| Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships | FS515 | \$ 0 | \$ 0 | \$ 0 |
| Number of Funds - Total Collective Investment Funds | FS60 | 0 | 0 | 0 |
| Domestic Equity | FS610 | 0 | 0 | 0 |
| International/Global Equity | FS620 | 0 | 0 | 0 |
| Stock/Bond Blend | FS630 | 0 | 0 | 0 |
| Taxable Bond | FS640 | 0 | 0 | 0 |
| Municipal Bond | FS650 | 0 | 0 | 0 |
| Short-Term Investments/Money Market | FS660 | 0 | 0 | 0 |
| Specialty/Other | FS670 | 0 | 0 | 0 |
| Market Value - Total Collective Investment Funds | FS65 | \$ 0 | \$ 0 | \$ 0 |
| Domestic Equity | FS615 | \$ 0 | \$ 0 | \$ 0 |
| International/Global Equity | FS625 | \$ 0 | \$ 0 | \$ 0 |
| Stock/Bond Blend | FS635 | \$ 0 | \$ 0 | \$ 0 |
| Taxable Bond | FS645 | \$ 0 | \$ 0 | \$ 0 |
| Municipal Bond | FS655 | \$ 0 | \$ 0 | \$ 0 |
| Short-Term Investments/Money Market | FS665 | \$ 0 | \$ 0 | \$ 0 |
| Specialty/Other | FS675 | \$ 0 | \$ 0 | \$ 0 |
| FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD) | | | | |

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| Schedule FS --- Fiduciary and Related Services | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|--------------|----------------------|----------------------|----------------------|
| Description | Line Item | Value | Value | Value |
| Managed Accts - Total Fid Settlements/Surcharges/Othr Losses | FS70 | \$ 1 | \$ 10 | \$ 8 |
| Personal Trust and Agency Accounts | FS710 | \$ 1 | \$ 4 | \$ 4 |
| Retirement-Related Trust and Agency Accounts | FS720 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS730 | \$ 0 | \$ 5 | \$ 4 |
| Other Fiduciary Accounts and Related Services | FS740 | \$ 0 | \$ 1 | \$ 0 |
| Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses | FS71 | \$ 0 | \$ 19 | \$ 1 |
| Personal Trust and Agency Accounts | FS711 | \$ 0 | \$ 0 | \$ 0 |
| Retirement-Related Trust and Agency Accounts | FS721 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS731 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts and Related Services | FS741 | \$ 0 | \$ 19 | \$ 1 |
| Total Fid Settlements/Surcharges/Otr Losses - Recoveries | FS72 | \$ 0 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS712 | \$ 0 | \$ 0 | \$ 0 |
| Retirement-Related Trust and Agency Accounts | FS722 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS732 | \$ 0 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts and Related Services | FS742 | \$ 0 | \$ 0 | \$ 0 |
| Schedule CCR --- Consolidated Capital Requirement | | | | |
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| TIER 1 (CORE) CAPITAL REQUIREMENT | | | | |
| Equity Capital (SC80) | CCR100 | \$ 31,845,101 | \$ 31,411,604 | \$ 33,402,981 |
| Equity Capital Deductions - Total | SUB1631 | \$ 15,483,110 | \$ 15,549,270 | \$ 5,507,391 |
| Investments in and Advances to "Nonincludable" Subsidiaries | CCR105 | \$ 79,079 | \$ 78,582 | \$ 102,174 |
| Goodwill and Certain Other Intangible Assets | CCR115 | \$ 15,278,061 | \$ 15,360,060 | \$ 5,306,471 |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR133 | \$ 125,970 | \$ 110,628 | \$ 98,746 |
| Other | CCR134 | \$ 0 | \$ 0 | \$ 0 |
| Equity Capital Additions -Total | SUB1641 | \$ 34,499 | \$ 44,379 | \$ 164,581 |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes | CCR180 | \$ 27,441 | \$ 37,148 | \$ 164,195 |
| Intangible Assets | CCR185 | \$ 0 | \$ 0 | \$ 0 |
| Minority Int in Includable Consol Subs Incl REIT Pref Stk | CCR190 | \$ 0 | \$ 173 | \$ 386 |
| Other | CCR195 | \$ 7,058 | \$ 7,058 | \$ 0 |
| Tier 1 (Core) Capital | CCR20 | \$ 16,396,490 | \$ 15,906,714 | \$ 28,060,171 |

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| Schedule CCR --- Consolidated Capital Requirement | | | | |
|---|---------------|-----------------------|-----------------------|-----------------------|
| Description | Line Item | Mar 2007 Value | Dec 2006 Value | Sep 2006 Value |
| Total Assets (SC60) | CCR205 | \$ 217,677,989 | \$ 223,324,573 | \$ 401,978,680 |
| Asset Deductions - Total | SUB1651 | \$ 15,576,451 | \$ 15,632,823 | \$ 5,511,130 |
| Assets of "Nonincludable" Subsidiaries | CCR260 | \$ 82,898 | \$ 82,288 | \$ 90,719 |
| Goodwill and Certain Other Intangible Assets | CCR265 | \$ 15,281,365 | \$ 15,363,364 | \$ 5,253,150 |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR270 | \$ 212,188 | \$ 187,171 | \$ 167,261 |
| Other | CCR275 | \$ 0 | \$ 0 | \$ 0 |
| Asset Additions - Total | SUB1661 | \$ 27,404 | \$ 27,904 | \$ 124,400 |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes | CCR280 | \$ 28,963 | \$ 29,463 | \$ 124,400 |
| Intangible Assets | CCR285 | \$ 0 | \$ 0 | \$ 0 |
| Other | CCR290 | \$- 1,559 | \$- 1,559 | \$ 0 |
| Adjusted Total Assets | CCR25 | \$ 202,128,942 | \$ 207,719,654 | \$ 396,591,950 |
| Tier 1 (Core) Capital Requirement (CCR25*4%) | CCR27 | \$ 8,069,446 | \$ 8,293,496 | \$ 15,848,664 |
| TOTAL RISK-BASED CAPITAL REQUIREMENT | | | | |
| Tier 1 (Core) Capital | CCR30 | \$ 16,396,490 | \$ 15,906,714 | \$ 28,060,171 |
| Tier 2 Capital - Unrealized Gains on AFS Equity Securities | CCR302 | \$ 343 | \$ 340 | \$ 333 |
| Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock | CCR310 | \$ 15,000 | \$ 15,000 | \$ 815,000 |
| Tier 2 Capital - Other Equity Instruments | CCR340 | \$ 0 | \$ 0 | \$ 0 |
| Tier 2 Capital - Allowances for Loan and Lease Losses | CCR350 | \$ 600,092 | \$ 601,701 | \$ 812,432 |
| Tier 2 Capital - Other | CCR355 | \$ 0 | \$ 420 | \$ 600 |
| Tier 2 (Supplementary) Capital | CCR33 | \$ 615,435 | \$ 617,461 | \$ 1,628,365 |
| Allowable Tier 2 (Supplementary) Capital | CCR35 | \$ 615,435 | \$ 617,461 | \$ 1,628,365 |
| Equity Investments & Other Assets Required to be Deducted | CCR370 | \$ 8,244 | \$ 8,278 | \$ 8,313 |
| Deduction for Low-Level Recourse and Residual Interests | CCR375 | \$ 273,658 | \$ 253,012 | \$ 263,627 |
| Total Risk-Based Capital | CCR39 | \$ 16,730,023 | \$ 16,262,885 | \$ 29,416,596 |
| 0% R/W Category - Cash | CCR400 | \$ 217,232 | \$ 226,300 | \$ 354,543 |
| 0% R/W Category - Securities Backed by U.S. Government | CCR405 | \$ 533,184 | \$ 570,572 | \$ 1,518,334 |
| 0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets | CCR409 | \$ 0 | \$ 0 | \$ 0 |
| 0% R/W Category - Other | CCR415 | \$ 235,412 | \$ 215,851 | \$ 327,196 |
| 0% R/W Category - Assets Total | CCR420 | \$ 985,828 | \$ 1,012,723 | \$ 2,200,073 |
| 0% Risk-Weight Total for R/B Capital (CCR420 x 0%) | CCR40 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule CCR --- Consolidated Capital Requirement | | Mar 2007 | Dec 2006 | Sep 2006 |
|--|---------------|-----------------------|-----------------------|-----------------------|
| Description | Line Item | Value | Value | Value |
| 20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W | CCR430 | \$ 6,181,561 | \$ 6,300,609 | \$ 39,634,249 |
| 20% R/W Category - Claims on FHLBs | CCR435 | \$ 3,984,581 | \$ 4,194,809 | \$ 7,054,106 |
| 20% R/W Category - General Obligations of State/Local Govts | CCR440 | \$ 6,265 | \$ 4,274 | \$ 3,105 |
| 20% R/W Category - Claims on Domestic Depository Inst | CCR445 | \$ 2,214,163 | \$ 3,782,447 | \$ 9,430,441 |
| 20% R/W Category - Other | CCR450 | \$ 1,623,055 | \$ 1,917,270 | \$ 4,700,619 |
| 20% R/W Category - Assets Total | CCR455 | \$ 14,009,625 | \$ 16,199,409 | \$ 60,822,520 |
| 20% Risk-Weight Total for R/B Capital (CCR455x20%) | CCR45 | \$ 2,801,926 | \$ 3,239,882 | \$ 12,164,504 |
| 50% R/W Category - Qualifying Single-Fam Residential Mtges | CCR460 | \$ 151,801,801 | \$ 157,536,794 | \$ 246,248,703 |
| 50% R/W Category - Qualifying Multifamily Residential Mtges | CCR465 | \$ 4,383,959 | \$ 4,828,750 | \$ 8,930,232 |
| 50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W | CCR470 | \$ 129,921 | \$ 107,013 | \$ 115,171 |
| 50% R/W Category - State & Local Revenue Bonds | CCR475 | \$ 0 | \$ 0 | \$ 43,179 |
| 50% R/W Category - Other | CCR480 | \$ 648,002 | \$ 487,280 | \$ 1,282,696 |
| 50% R/W Category - Assets Total | CCR485 | \$ 156,963,683 | \$ 162,959,837 | \$ 256,619,981 |
| 50% Risk-Weight Total for R/B Capital (CCR485 x 50%) | CCR50 | \$ 78,481,846 | \$ 81,479,922 | \$ 128,309,997 |
| 100% R/W Category - Secs at 100% w/Ratings-Based Approach | CCR501 | \$ 351,214 | \$ 312,004 | \$ 314,381 |
| 100% R/W Category - All Other Assets | CCR506 | \$ 32,800,257 | \$ 30,357,595 | \$ 84,848,244 |
| 100% R/W Category - Assets Total | CCR510 | \$ 33,151,471 | \$ 30,669,599 | \$ 85,162,625 |
| 100% Risk-Weight Total for R/B Capital (CCR510x100%) | CCR55 | \$ 33,151,471 | \$ 30,669,599 | \$ 85,162,625 |
| Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting | CCR605 | \$ 0 | \$ 0 | \$ 7,316 |
| R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5) | CCR62 | \$ 0 | \$ 0 | \$ 91,450 |
| Assets to Risk-Weight | CCR64 | \$ 205,110,607 | \$ 210,841,568 | \$ 404,812,515 |
| Subtotal Risk-Weighted Assets | CCR75 | \$ 114,435,240 | \$ 115,389,403 | \$ 225,728,573 |
| Excess Allowances for Loan and Lease Losses | CCR530 | \$ 56,254 | \$ 48,558 | \$ 40,826 |
| Total Risk-Weighted Assets | CCR78 | \$ 114,378,986 | \$ 115,340,845 | \$ 225,687,747 |
| Total Risk-Based Capital Requirement (CCR78 x 8%) | CCR80 | \$ 9,150,319 | \$ 9,227,267 | \$ 18,055,017 |
| CAPITAL & PROMPT CORRECTIVE ACTION RATIOS | | | | |
| Tier 1 (Core) Capital Ratio | CCR810 | 8.11% | 7.66% | 7.08% |
| Total Risk-Based Capital Ratio | CCR820 | 14.63% | 14.10% | 13.03% |
| Tier 1 Risk-Based Capital Ratio | CCR830 | 14.10% | 13.57% | 12.32% |

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| Schedule CCR --- Consolidated Capital Requirement | | Mar 2007 | Dec 2006 | Sep 2006 |
|---|---------------|--------------|--------------|--------------|
| Description | Line Item | Value | Value | Value |
| Tangible Equity Ratio | CCR840 | 8.11% | 7.66% | 7.08% |

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.