

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: May 26, 2009, 12:20 PM

Industry Aggregate Report  
 99114 - OTS-Regulated: Western Region (Geog)  
 March 2009

Frozen Aggregated Data  
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\*\*\*\*\* SENSITIVE \*\*\*\*\*

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
<b>Number of Regulated Institutions</b>	180	170	170	171	172

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	6	3	5	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 73,939,742</b>	<b>\$ 37,553,866</b>	<b>\$ 37,847,826</b>	<b>\$ 30,380,953</b>	<b>\$ 27,772,449</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 6,620,642	\$ 1,928,511	\$ 2,907,873	\$ 2,732,753	\$ 2,581,474
Interest-Earning Deposits in FHLBs	SC112	\$ 641,003	\$ 1,399,967	\$ 1,601,196	\$ 1,212,585	\$ 1,740,216
Other Interest-Earning Deposits	SC118	\$ 11,508,547	\$ 4,127,648	\$ 875,399	\$ 753,112	\$ 986,901
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,872,014	\$ 1,622,332	\$ 1,062,754	\$ 470,792	\$ 814,167
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 9,281,697	\$ 1,776,477	\$ 2,676,659	\$ 2,285,786	\$ 2,718,171
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,510,649	\$ 1,999,036	\$ 737,430	\$ 689,937	\$ 299,607
State and Municipal Obligations	SC180	\$ 349,146	\$ 438,672	\$ 416,203	\$ 410,908	\$ 393,853
Securities Backed by Nonmortgage Loans	SC182	\$ 6,219,728	\$ 2,237,682	\$ 1,912,203	\$ 1,572,797	\$ 2,157,224
Other Investment Securities	SC185	\$ 25,861,769	\$ 21,988,333	\$ 25,625,184	\$ 20,223,597	\$ 16,052,516
Accrued Interest Receivable	SC191	\$ 74,547	\$ 35,208	\$ 32,925	\$ 28,686	\$ 28,320
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 48,657,519</b>	<b>\$ 16,372,328</b>	<b>\$ 16,847,921</b>	<b>\$ 16,438,251</b>	<b>\$ 16,709,366</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 48,657,519</b>	<b>\$ 16,372,328</b>	<b>\$ 16,847,513</b>	<b>\$ 16,437,963</b>	<b>\$ 16,709,276</b>
Pass-Through - Total	SUB0073	\$ 19,223,586	\$ 10,436,227	\$ 10,813,379	\$ 10,893,971	\$ 11,287,546
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 18,707,305	\$ 10,163,015	\$ 10,490,374	\$ 10,558,928	\$ 10,979,701
Other Pass-Through	SC215	\$ 516,281	\$ 273,212	\$ 323,005	\$ 335,043	\$ 307,845
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 29,201,126	\$ 5,855,706	\$ 5,954,827	\$ 5,465,234	\$ 5,340,942
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 9,898,523	\$ 1,543,279	\$ 1,268,520	\$ 920,038	\$ 763,945
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,212,331	\$ 861,603	\$ 863,556	\$ 848,476	\$ 710,313
Other	SC222	\$ 18,090,272	\$ 3,450,824	\$ 3,822,751	\$ 3,696,720	\$ 3,866,684
Accrued Interest Receivable	SC228	\$ 232,807	\$ 80,395	\$ 79,715	\$ 79,045	\$ 80,878

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Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 408	\$ 288	\$ 90
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 252,076,579</b>	<b>\$ 76,037,699</b>	<b>\$ 75,997,954</b>	<b>\$ 75,035,322</b>	<b>\$ 74,560,511</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 247,045,313</b>	<b>\$ 74,983,835</b>	<b>\$ 74,766,869</b>	<b>\$ 74,029,204</b>	<b>\$ 73,835,082</b>
Construction Loans - Total	SUB0100	\$ 8,374,985	\$ 8,127,637	\$ 7,979,211	\$ 7,766,226	\$ 7,718,806
Residential - Total	SUB0110	\$ 5,278,870	\$ 4,756,847	\$ 4,831,927	\$ 4,833,963	\$ 4,953,180
1-4 Dwelling Units	SC230	\$ 3,409,247	\$ 2,397,054	\$ 2,593,015	\$ 2,752,192	\$ 2,986,893
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,869,623	\$ 2,359,793	\$ 2,238,912	\$ 2,081,771	\$ 1,966,287
Nonresidential Property	SC240	\$ 3,096,115	\$ 3,370,790	\$ 3,147,284	\$ 2,932,263	\$ 2,765,626
Permanent Loans - Total	SUB0121	\$ 242,315,182	\$ 67,435,025	\$ 67,547,459	\$ 66,813,388	\$ 66,378,019
Residential - Total	SUB0131	\$ 225,450,953	\$ 53,699,036	\$ 54,269,280	\$ 53,899,031	\$ 53,749,243
1-4 Dwelling Units - Total	SUB0141	\$ 214,078,436	\$ 51,315,855	\$ 51,999,809	\$ 51,683,635	\$ 51,570,069
Revolving Open-End Loans	SC251	\$ 28,507,843	\$ 11,225,544	\$ 11,064,588	\$ 10,921,138	\$ 10,739,424
All Other - First Liens	SC254	\$ 167,457,460	\$ 33,918,619	\$ 34,658,098	\$ 34,527,871	\$ 34,624,699
All Other - Junior Liens	SC255	\$ 18,113,133	\$ 6,171,692	\$ 6,277,123	\$ 6,234,626	\$ 6,205,946
Multifamily (5 or more) Dwelling Units	SC256	\$ 11,372,517	\$ 2,383,181	\$ 2,269,471	\$ 2,215,396	\$ 2,179,174
Nonresidential Property (Except Land)	SC260	\$ 12,386,513	\$ 10,705,244	\$ 10,169,394	\$ 9,688,602	\$ 9,377,792
Land	SC265	\$ 4,477,716	\$ 3,030,745	\$ 3,108,785	\$ 3,225,755	\$ 3,250,984
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 8,447,071	\$ 35,992	\$ 991,898	\$ 482,789	\$ 1,911,870
Accrued Interest Receivable	SC272	\$ 1,012,783	\$ 427,873	\$ 439,745	\$ 426,654	\$ 435,111
Advances for Taxes and Insurance	SC275	\$ 373,629	\$ 47,164	\$ 31,539	\$ 29,055	\$ 28,575
Allowance for Loan and Lease Losses	SC283	\$ 5,031,266	\$ 1,053,864	\$ 1,231,085	\$ 1,006,118	\$ 725,429
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 68,691,131</b>	<b>\$ 25,464,098</b>	<b>\$ 23,346,992</b>	<b>\$ 22,895,072</b>	<b>\$ 22,736,504</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 65,256,919</b>	<b>\$ 24,999,415</b>	<b>\$ 22,900,041</b>	<b>\$ 22,455,060</b>	<b>\$ 22,322,781</b>
Commercial Loans - Total	SC32	\$ 25,501,670	\$ 8,650,957	\$ 8,142,160	\$ 7,690,611	\$ 7,618,863
Secured	SC300	\$ 9,219,158	\$ 7,569,646	\$ 7,047,846	\$ 6,649,864	\$ 6,626,985
Unsecured	SC303	\$ 16,202,011	\$ 958,176	\$ 969,697	\$ 917,535	\$ 866,240
Lease Receivables	SC306	\$ 80,501	\$ 123,135	\$ 124,617	\$ 123,212	\$ 125,638
Consumer Loans - Total	SC35	\$ 42,885,706	\$ 16,702,752	\$ 15,099,442	\$ 15,102,230	\$ 15,008,394
Loans on Deposits	SC310	\$ 232,578	\$ 226,314	\$ 214,786	\$ 203,535	\$ 202,214
Home Improvement Loans (Not secured by real estate)	SC316	\$ 268,803	\$ 32,292	\$ 29,782	\$ 26,853	\$ 23,720
Education Loans	SC320	\$ 61,148	\$ 26,531	\$ 24,867	\$ 17,591	\$ 36,895
Auto Loans	SC323	\$ 5,593,471	\$ 5,405,870	\$ 4,910,653	\$ 5,143,693	\$ 5,495,854
Mobile Home Loans	SC326	\$ 178,484	\$ 156,566	\$ 149,435	\$ 140,168	\$ 130,364
Credit Cards	SC328	\$ 27,560,206	\$ 6,844,139	\$ 6,314,942	\$ 6,209,673	\$ 5,847,068

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 8,991,016	\$ 4,011,040	\$ 3,454,977	\$ 3,360,717	\$ 3,272,279
Accrued Interest Receivable	SC348	\$ 303,755	\$ 110,389	\$ 105,390	\$ 102,231	\$ 109,247
Allowance for Loan and Lease Losses	SC357	\$ 3,434,212	\$ 464,683	\$ 446,951	\$ 440,012	\$ 413,723
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 1,215,515</b>	<b>\$ 492,028</b>	<b>\$ 434,820</b>	<b>\$ 358,008</b>	<b>\$ 270,229</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 1,176,437</b>	<b>\$ 490,738</b>	<b>\$ 433,129</b>	<b>\$ 356,990</b>	<b>\$ 269,110</b>
Real Estate - Total	SUB0210	\$ 1,150,291	\$ 488,589	\$ 431,459	\$ 354,791	\$ 267,022
Construction	SC405	\$ 88,252	\$ 77,646	\$ 85,611	\$ 73,071	\$ 50,957
Residential - Total	SUB0225	\$ 852,344	\$ 252,111	\$ 248,585	\$ 204,511	\$ 151,762
1-4 Dwelling Units	SC415	\$ 838,850	\$ 241,922	\$ 242,982	\$ 197,060	\$ 141,420
Multifamily (5 or more) Dwelling Units	SC425	\$ 13,494	\$ 10,189	\$ 5,603	\$ 7,451	\$ 10,342
Nonresidential (Except Land)	SC426	\$ 29,896	\$ 33,852	\$ 30,446	\$ 33,145	\$ 32,040
Land	SC428	\$ 175,226	\$ 122,197	\$ 64,484	\$ 42,193	\$ 30,176
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 4,573	\$ 2,783	\$ 2,333	\$ 1,871	\$ 2,087
Other Repossessed Assets	SC430	\$ 65,224	\$ 3,439	\$ 3,361	\$ 3,217	\$ 3,207
General Valuation Allowances	SC441	\$ 39,078	\$ 1,290	\$ 1,691	\$ 1,018	\$ 1,119
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 25,403</b>	<b>\$ 44,553</b>	<b>\$ 43,593</b>	<b>\$ 44,435</b>	<b>\$ 45,787</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 6,374,480</b>	<b>\$ 2,067,724</b>	<b>\$ 2,233,786</b>	<b>\$ 2,219,515</b>	<b>\$ 2,110,934</b>
Federal Home Loan Bank Stock	SC510	\$ 6,247,418	\$ 2,028,817	\$ 2,200,490	\$ 2,185,967	\$ 2,075,746
Other	SC540	\$ 127,062	\$ 38,907	\$ 33,296	\$ 33,548	\$ 35,188
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 1,991,853</b>	<b>\$ 1,508,085</b>	<b>\$ 1,476,324</b>	<b>\$ 1,439,687</b>	<b>\$ 1,396,887</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 31,524,539</b>	<b>\$ 4,091,474</b>	<b>\$ 3,397,725</b>	<b>\$ 2,996,300</b>	<b>\$ 2,752,872</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 31,505,106</b>	<b>\$ 4,077,539</b>	<b>\$ 3,385,064</b>	<b>\$ 2,980,694</b>	<b>\$ 2,737,284</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 215,999	\$ 78,785	\$ 78,518	\$ 77,110	\$ 77,167
Other	SC625	\$ 697,981	\$ 415,044	\$ 413,964	\$ 406,854	\$ 403,932
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 3,444,287	\$ 521,976	\$ 485,881	\$ 492,054	\$ 397,411
Nonmortgage Loans	SC644	\$ 113	\$ 15	\$ 15	\$ 15	\$ 15
Goodwill & Other Intangible Assets	SC660	\$ 5,657,742	\$ 686,025	\$ 689,246	\$ 569,004	\$ 589,775
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 229,461	\$ 216,576	\$ 256,166	\$ 159,725	\$ 155,007
Other Assets	SC689	\$ 21,278,956	\$ 2,173,053	\$ 1,473,935	\$ 1,291,538	\$ 1,129,565
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	\$ 19,433	\$ 13,935	\$ 12,661	\$ 15,606	\$ 15,588
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 8,523,989</b>	<b>\$ 1,533,772</b>	<b>\$ 1,692,796</b>	<b>\$ 1,463,042</b>	<b>\$ 1,155,949</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 484,496,761</b>	<b>\$ 163,631,855</b>	<b>\$ 161,626,941</b>	<b>\$ 151,807,543</b>	<b>\$ 148,355,539</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 475,972,772</b>	<b>\$ 162,098,083</b>	<b>\$ 159,934,145</b>	<b>\$ 150,344,501</b>	<b>\$ 147,199,590</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 228,482,934</b>	<b>\$ 103,201,521</b>	<b>\$ 94,230,736</b>	<b>\$ 88,283,691</b>	<b>\$ 87,599,843</b>
Deposits	SC710	\$ 226,122,356	\$ 101,857,233	\$ 92,694,636	\$ 87,238,736	\$ 86,583,879
Escrows	SC712	\$ 2,208,069	\$ 1,348,062	\$ 1,538,819	\$ 1,047,241	\$ 1,017,217
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 152,509	\$- 3,774	\$- 2,719	\$- 2,286	\$- 1,253
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 186,775,634</b>	<b>\$ 43,622,008</b>	<b>\$ 49,402,378</b>	<b>\$ 47,119,565</b>	<b>\$ 45,024,719</b>
Advances from FHLBank	SC720	\$ 112,082,267	\$ 39,506,040	\$ 46,473,253	\$ 45,332,194	\$ 43,294,690
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 17,645,352	\$ 1,323,041	\$ 523,670	\$ 568,083	\$ 617,673
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 25,000	\$ 305,359	\$ 305,410	\$ 305,381	\$ 305,383
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 57,023,015	\$ 2,487,568	\$ 2,100,045	\$ 913,907	\$ 806,973
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 10,938,973</b>	<b>\$ 1,901,829</b>	<b>\$ 2,605,024</b>	<b>\$ 2,403,760</b>	<b>\$ 1,996,274</b>
Accrued Interest Payable - Deposits	SC763	\$ 489,051	\$ 194,154	\$ 174,209	\$ 169,263	\$ 206,026
Accrued Interest Payable - Other	SC766	\$ 401,385	\$ 114,745	\$ 126,798	\$ 101,745	\$ 102,482
Accrued Taxes	SC776	\$ 627,152	\$ 53,896	\$ 140,802	\$ 113,048	\$ 163,956
Accounts Payable	SC780	\$ 3,931,329	\$ 420,161	\$ 1,327,975	\$ 1,147,932	\$ 685,723
Deferred Income Taxes	SC790	\$ 117,120	\$ 42,442	\$ 21,794	\$ 17,269	\$ 29,609
Other Liabilities and Deferred Income	SC796	\$ 5,372,936	\$ 1,076,431	\$ 813,446	\$ 854,503	\$ 808,478
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 426,197,541</b>	<b>\$ 148,725,358</b>	<b>\$ 146,238,138</b>	<b>\$ 137,807,016</b>	<b>\$ 134,620,836</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 38,778,816	\$ 8,025,144	\$ 21,862,831	\$ 20,499,423	\$ 20,204,450
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 2,115,067	\$ 92,214	\$ 92,214	\$ 92,214	\$ 92,214
<b>Common Stock:</b>						
Par Value	SC820	\$ 313,758	\$ 154,000	\$ 153,854	\$ 152,757	\$ 151,758
Paid in Excess of Par	SC830	\$ 36,349,991	\$ 7,778,930	\$ 21,616,763	\$ 20,254,452	\$ 19,960,478
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 2,625,731</b>	<b>\$- 906,688</b>	<b>\$- 549,873</b>	<b>\$- 587,677</b>	<b>\$- 417,854</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,160,615	\$- 412,438	\$- 305,114	\$- 508,323	\$- 244,892
Gains (Losses) on Cash Flow Hedges	SC865	\$- 282,697	\$- 316,726	\$- 64,218	\$- 73,232	\$- 168,856
Other	SC870	\$- 182,419	\$- 177,524	\$- 180,541	\$- 6,122	\$- 4,106
Retained Earnings	SC880	\$ 13,357,649	\$ 6,281,095	\$- 7,588,462	\$- 7,344,439	\$- 7,174,923
Other Components of Equity Capital	SC891	\$- 46,419	\$- 34,436	\$- 36,076	\$- 37,541	\$- 40,621
<b>Total Savings Association Equity Capital</b>	<b>SC80</b>	<b>\$ 49,464,315</b>	<b>\$ 13,365,115</b>	<b>\$ 13,688,420</b>	<b>\$ 12,529,766</b>	<b>\$ 12,571,052</b>
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 311,012	\$ 7,613	\$ 7,583	\$ 7,726	\$ 7,704
<b>Total Equity Capital</b>	<b>SC84</b>	<b>\$ 49,775,327</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Liabilities and Equity Capital</b>	<b>SC90</b>	<b>\$ 475,972,868</b>	<b>\$ 162,098,086</b>	<b>\$ 159,934,141</b>	<b>\$ 150,344,508</b>	<b>\$ 147,199,592</b>

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## Other Codes As of Mar 2009

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	4	\$ 748
3	Federal, State, or other taxes receivable	28	\$ 222,464
4	Net deferred tax assets	90	\$ 9,551,757
6	Prepaid deposit insurance premiums	27	\$ 368
7	Prepaid expenses	150	\$ 290,336
8	Deposits for utilities and other services	4	\$ 5,575
9	Advances for loans serviced for others	12	\$ 1,820,530
10	Property leased to others, net of accumul. deprec.	2	\$ 344
12	Amounts receivable under interest rate swap agreem	2	\$ 1,668
13	Noninterest-bearing accts recv from Hold Co/Affl	10	\$ 3,486,726
14	Other noninterest-bearing short-term accounts recv	55	\$ 187,676
19	Receivables fr a broker for unsettled transactions	2	\$ 821
20	F/V of all derivative instru. reportable as assets	7	\$ 823,057
22	Unapplied loan disbursements	4	\$ 5,880
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	14	\$ 4,780
99	Other	98	\$ 3,476,289

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 6,821
4	Nonrefundable loan fees received prior to closing	9	\$ 4,134
5	Deferred gains from sale/leaseback	1	\$ 4,220
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 1,295
7	Deferred gains from the sale of real estate	10	\$ 899
8	Negative equity investments in uncons service corp	1	\$ 100
10	Amounts due brokers for unsettled transactions	2	\$ 6,574
11	The liability recorded for post-retirement benefit	60	\$ 139,968
13	Amounts payable under interest-rate-swap agreement	2	\$ 37,460
14	Unapplied loan payments received	10	\$ 5,360
16	Recourse loan liability	4	\$ 181,382
17	Noninterest-bearing payables to Hold Co/Affiliates	27	\$ 1,967,444
18	Litigation reserves	3	\$ 381
20	F/V of all derivative instru. reportable as liab.	8	\$ 891,365
21	Liabilities for credit losses on OBS credit exposures	6	\$ 5,936
99	Other	199	\$ 1,747,673

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 6,669,884</b>	<b>\$ 1,686,639</b>	<b>\$ 1,922,463</b>	<b>\$ 1,906,524</b>	<b>\$ 2,067,204</b>
Deposits and Investment Securities	SO115	\$ 243,829	\$ 76,942	\$ 218,891	\$ 191,478	\$ 222,761
Mortgage-Backed Securities	SO125	\$ 692,233	\$ 213,806	\$ 215,824	\$ 221,775	\$ 214,077
Mortgage Loans	SO141	\$ 3,654,467	\$ 1,006,320	\$ 1,121,973	\$ 1,136,705	\$ 1,198,161
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 24,126	\$ 6,428	\$ 7,451	\$ 7,453	\$ 8,145
Nonmortgage Loans - Total	SUB0950	\$ 1,851,295	\$ 373,399	\$ 349,393	\$ 341,701	\$ 416,493
Commercial Loans and Leases	SO160	\$ 478,598	\$ 110,957	\$ 112,529	\$ 109,061	\$ 124,399
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 22,131	\$ 458	\$ 755	\$ 991	\$ 662
Consumer Loans and Leases	SO171	\$ 1,372,697	\$ 262,442	\$ 236,864	\$ 232,640	\$ 292,094
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 181,803	\$ 9,286	\$ 8,176	\$ 6,422	\$ 6,905
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 4,896</b>	<b>\$ 6,380</b>	<b>\$ 15,208</b>	<b>\$ 18,970</b>	<b>\$ 22,635</b>
Federal Home Loan Bank Stock	SO181	\$ 4,867	\$ 6,192	\$ 14,291	\$ 18,828	\$ 22,497
Other	SO185	\$ 29	\$ 188	\$ 917	\$ 142	\$ 138
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 2,141,158</b>	<b>\$ 735,769</b>	<b>\$ 956,396</b>	<b>\$ 942,777</b>	<b>\$ 1,113,840</b>
Deposits	SO215	\$ 1,087,837	\$ 558,155	\$ 575,317	\$ 574,552	\$ 700,073
Escrows	SO225	\$ 1,675	\$ 196	\$ 217	\$ 209	\$ 519
Advances from FHLBank	SO230	\$ 810,069	\$ 148,995	\$ 354,128	\$ 352,420	\$ 398,108
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 438	\$ 2,281	\$ 2,340	\$ 2,321	\$ 3,246
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 241,180	\$ 26,164	\$ 24,424	\$ 13,295	\$ 11,954
Capitalized Interest	SO271	\$ 41	\$ 22	\$ 30	\$ 20	\$ 60
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 4,533,622</b>	<b>\$ 957,250</b>	<b>\$ 981,275</b>	<b>\$ 982,718</b>	<b>\$ 975,999</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,974,374	\$ 613,155	\$ 661,610	\$ 568,497	\$ 332,300
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,559,248</b>	<b>\$ 344,095</b>	<b>\$ 319,665</b>	<b>\$ 414,221</b>	<b>\$ 643,699</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 3,687,070</b>	<b>\$ 481,804</b>	<b>\$ 445,191</b>	<b>\$ 581,474</b>	<b>\$ 571,503</b>
Mortgage Loan Servicing Fees	SO410	\$ 296,214	\$ 35,549	\$ 41,770	\$ 41,833	\$ 32,118
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 32,447	\$- 28,578	\$- 12,551	\$- 21,794	\$- 27,077

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 1,776,442	\$ 405,247	\$ 437,753	\$ 451,154	\$ 460,502
Net Income (Loss) from Other - Total	SUB0451	\$ 1,503,656	\$- 59,855	\$- 53,266	\$ 77,710	\$ 64,683
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,616,401	\$ 35,266	\$ 10,342	\$ 85,257	\$ 76,877
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 212,107	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 87,492	\$- 14,555	\$- 10,731	\$- 4,128	\$- 5,370
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 36,770	\$- 2,850	\$- 8,148	\$- 5,987	\$ 1,250
Sale of Securities Held-to-Maturity	SO467	\$ 67	\$ 66	\$- 129	\$ 18	\$ 221
Sale of Loans Held for Investment	SO475	\$ 1,291	\$ 657	\$ 192	\$ 800	\$ 579
Sale of Other Assets Held for Investment	SO477	\$ 4,076	\$- 722	\$ 1,109	\$ 471	\$ 6,280
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 6,083	\$- 77,717	\$- 45,901	\$ 1,279	\$- 15,154
Other Noninterest Income	SO488	\$ 355,312	\$ 129,441	\$ 31,485	\$ 32,571	\$ 41,277
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 3,159,086</b>	<b>\$ 1,023,732</b>	<b>\$ 993,290</b>	<b>\$ 995,525</b>	<b>\$ 992,632</b>
All Personnel Compensation and Expense	SO510	\$ 996,316	\$ 405,279	\$ 408,464	\$ 404,002	\$ 393,335
Legal Expense	SO520	\$ 21,818	\$ 18,016	\$ 13,580	\$ 14,265	\$ 9,781
Office Occupancy and Equipment Expense	SO530	\$ 345,271	\$ 178,327	\$ 168,573	\$ 171,918	\$ 186,970
Marketing and Other Professional Services	SO540	\$ 514,672	\$ 80,007	\$ 78,103	\$ 78,656	\$ 75,851
Loan Servicing Fees	SO550	\$ 52,894	\$ 5,353	\$ 4,621	\$ 6,043	\$ 5,304
Goodwill and Other Intangibles Expense	SO560	\$ 40,565	\$ 15,371	\$ 24,500	\$ 29,783	\$ 49,617
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 19,825	\$ 9,825	\$ 11,225	\$ 6,461	\$ 5,511
Other Noninterest Expense	SO580	\$ 1,167,725	\$ 311,554	\$ 284,224	\$ 284,397	\$ 266,263
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



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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 2,087,232</b>	<b>\$- 197,833</b>	<b>\$- 228,434</b>	<b>\$ 170</b>	<b>\$ 222,570</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 841,463</b>	<b>\$- 64,466</b>	<b>\$- 24,852</b>	<b>\$ 22,659</b>	<b>\$ 64,219</b>
Federal	SO710	\$ 785,102	\$- 63,986	\$- 24,004	\$ 20,600	\$ 59,080
State, Local & Other	SO720	\$ 56,361	\$- 480	\$- 848	\$ 2,059	\$ 5,139
<b>Income (Loss) Before Extraordinary Items</b>	<b>SO81</b>	<b>\$ 1,245,769</b>	<b>\$- 133,367</b>	<b>\$- 203,582</b>	<b>\$- 22,489</b>	<b>\$ 158,351</b>
<b>Extraordinary Items</b>	<b>SO811</b>	<b>\$- 3</b>	<b>\$- 6,807</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$- 27</b>
<b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b>	<b>SO88</b>	<b>\$ 1,245,766</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$- 351	N/A	N/A	N/A	N/A
<b>Net Income (Loss) Attributable to Savings Association</b>	<b>SO91</b>	<b>\$ 1,246,117</b>	<b>\$- 140,174</b>	<b>\$- 203,582</b>	<b>\$- 22,489</b>	<b>\$ 158,324</b>

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## Other Codes As of Mar 2009

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	50	\$ 2,228
5	Net income(loss) from real estate held for invest	5	\$ 1,575
6	Net income(loss)-equity invest in uncons sub org	4	\$- 383
7	Net income(loss) from leased property	8	\$ 1,056
9	Net income from data processing lease/services	4	\$ 4,482
14	Interest Income from CNFIs reported on SC655	2	\$- 853
15	Income from corporate-owned life insurance	58	\$ 7,500
19	Realized/unrealized gains on derivatives	1	\$ 1,591
99	Other	138	\$ 336,522

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	86	\$ 66,680
2	OTS assessments	43	\$ 2,315
6	Supervisory examination fees	19	\$ 340
7	Office supplies, printing, and postage	125	\$ 18,160
8	Telephone, including data lines	41	\$ 3,291
9	Loan origination expense	29	\$ 44,915
10	ATM expense	19	\$ 34,213
12	Acquisition and organization costs	1	\$ 42,579
13	Misc taxes other than income & real estate	6	\$ 512
14	Losses from fraud	3	\$ 1,284
15	Foreclosure expenses	1	\$ 237
16	Web site expenses	1	\$ 312
17	Charitable contributions	9	\$ 403
19	Realized/unrealized losses on derivatives	1	\$ 1,416
99	Other	142	\$ 754,869

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 6,669,884</b>	<b>\$ 7,577,025</b>	<b>\$ 5,890,386</b>	<b>\$ 3,973,054</b>	<b>\$ 2,067,204</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 243,829	\$ 709,082	\$ 632,140	\$ 413,565	\$ 222,761
YTD - Mortgage-Backed Securities	Y_SO125	\$ 692,233	\$ 865,148	\$ 651,342	\$ 435,852	\$ 214,077
YTD - Mortgage Loans	Y_SO141	\$ 3,654,467	\$ 4,459,937	\$ 3,453,617	\$ 2,334,866	\$ 1,198,161
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 24,126	\$ 29,433	\$ 23,005	\$ 15,598	\$ 8,145
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 478,598	\$ 456,048	\$ 345,091	\$ 233,460	\$ 124,399
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 22,131	\$ 2,847	\$ 2,389	\$ 1,653	\$ 662
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,372,697	\$ 1,023,763	\$ 761,321	\$ 524,734	\$ 292,094
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 181,803	\$ 30,768	\$ 21,482	\$ 13,327	\$ 6,905
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 4,896</b>	<b>\$ 63,161</b>	<b>\$ 56,781</b>	<b>\$ 41,605</b>	<b>\$ 22,635</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 4,867	\$ 61,779	\$ 55,587	\$ 41,325	\$ 22,497
YTD - Other	Y_SO185	\$ 29	\$ 1,382	\$ 1,194	\$ 280	\$ 138
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,141,158</b>	<b>\$ 3,746,280</b>	<b>\$ 3,010,511</b>	<b>\$ 2,056,610</b>	<b>\$ 1,113,840</b>
YTD - Deposits	Y_SO215	\$ 1,087,837	\$ 2,406,215	\$ 1,848,060	\$ 1,274,618	\$ 700,073
YTD - Escrows	Y_SO225	\$ 1,675	\$ 1,141	\$ 945	\$ 728	\$ 519
YTD - Advances from FHLBank	Y_SO230	\$ 810,069	\$ 1,253,049	\$ 1,104,054	\$ 750,528	\$ 398,108
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 438	\$ 10,188	\$ 7,907	\$ 5,567	\$ 3,246
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 241,180	\$ 75,819	\$ 49,655	\$ 25,249	\$ 11,954
YTD - Capitalized Interest	Y_SO271	\$ 41	\$ 132	\$ 110	\$ 80	\$ 60
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 4,533,622</b>	<b>\$ 3,893,907</b>	<b>\$ 2,936,657</b>	<b>\$ 1,958,050</b>	<b>\$ 975,999</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,974,374	\$ 2,175,181	\$ 1,562,026	\$ 900,797	\$ 332,300
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,559,248</b>	<b>\$ 1,718,726</b>	<b>\$ 1,374,631</b>	<b>\$ 1,057,253</b>	<b>\$ 643,699</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 3,687,070</b>	<b>\$ 2,069,444</b>	<b>\$ 1,587,640</b>	<b>\$ 1,143,241</b>	<b>\$ 571,503</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 296,214	\$ 151,270	\$ 115,721	\$ 73,951	\$ 32,118
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 32,447	\$- 90,000	\$- 61,422	\$- 48,871	\$- 27,077

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 1,776,442	\$ 1,744,188	\$ 1,338,941	\$ 901,920	\$ 460,502
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,503,656	\$ 29,350	\$ 89,205	\$ 142,393	\$ 64,683
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,616,401	\$ 207,734	\$ 172,468	\$ 162,134	\$ 76,877
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 212,107	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 87,492	\$- 34,698	\$- 20,143	\$- 9,498	\$- 5,370
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 36,770	\$- 15,735	\$- 12,885	\$- 4,737	\$ 1,250
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 67	\$ 176	\$ 110	\$ 239	\$ 221
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,291	\$ 2,228	\$ 1,571	\$ 1,379	\$ 579
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 4,076	\$ 7,138	\$ 7,860	\$ 6,751	\$ 6,280
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 6,083	\$- 137,493	\$- 59,776	\$- 13,875	\$- 15,154
YTD - Other Noninterest Income	Y_SO488	\$ 355,312	\$ 234,636	\$ 105,195	\$ 73,848	\$ 41,277
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 3,159,086</b>	<b>\$ 3,997,194</b>	<b>\$ 2,973,462</b>	<b>\$ 1,983,859</b>	<b>\$ 992,632</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 996,316	\$ 1,606,429	\$ 1,201,150	\$ 794,196	\$ 393,335
YTD - Legal Expense	Y_SO520	\$ 21,818	\$ 55,210	\$ 37,194	\$ 23,946	\$ 9,781
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 345,271	\$ 704,599	\$ 526,272	\$ 358,482	\$ 186,970
YTD - Marketing and Other Professional Services	Y_SO540	\$ 514,672	\$ 311,912	\$ 231,905	\$ 154,172	\$ 75,851
YTD - Loan Servicing Fees	Y_SO550	\$ 52,894	\$ 21,321	\$ 15,968	\$ 11,347	\$ 5,304
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 40,565	\$ 119,197	\$ 103,826	\$ 79,400	\$ 49,617
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 19,825	\$ 32,952	\$ 23,127	\$ 11,972	\$ 5,511
YTD - Other Noninterest Expense	Y_SO580	\$ 1,167,725	\$ 1,145,574	\$ 834,020	\$ 550,344	\$ 266,263
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 2,087,232</b>	<b>\$- 209,024</b>	<b>\$- 11,191</b>	<b>\$ 216,635</b>	<b>\$ 222,570</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 841,463</b>	<b>\$- 4,850</b>	<b>\$ 59,616</b>	<b>\$ 84,468</b>	<b>\$ 64,219</b>
YTD - Federal	Y_SO710	\$ 785,102	\$- 10,301	\$ 53,685	\$ 77,689	\$ 59,080
YTD - State, Local, and Other	Y_SO720	\$ 56,361	\$ 5,451	\$ 5,931	\$ 6,779	\$ 5,139
<b>YTD - Income (Loss) Before Extraordinary Items</b>	<b>Y_SO81</b>	<b>\$ 1,245,769</b>	<b>\$- 204,174</b>	<b>\$- 70,807</b>	<b>\$ 132,167</b>	<b>\$ 158,351</b>
<b>YTD - Extraordinary Items</b>	<b>Y_SO811</b>	<b>\$- 3</b>	<b>\$- 6,834</b>	<b>\$- 27</b>	<b>\$- 27</b>	<b>\$- 27</b>
<b>YTD - Net Income (Loss) Attrib to Savings Assoc &amp; Noncontrolling Interests</b>	<b>Y_SO88</b>	<b>\$ 1,245,766</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 212,107	N/A	N/A	N/A	N/A
<b>YTD - Net Income (Loss) Attributable to Savings Association</b>	<b>Y_SO91</b>	<b>\$ 1,246,117</b>	<b>\$- 211,008</b>	<b>\$- 70,834</b>	<b>\$ 132,140</b>	<b>\$ 158,324</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 7,291,694</b>	<b>\$ 1,692,816</b>	<b>\$ 1,462,367</b>	<b>\$ 1,155,818</b>	<b>\$ 987,243</b>
Net Provision for Loss	VA115	\$ 2,940,228	\$ 604,928	\$ 570,257	\$ 502,787	\$ 294,817
Transfers	VA125	\$- 127,536	\$- 16,511	\$- 86	\$- 10,260	\$- 3,423
Recoveries	VA135	\$ 104,905	\$ 17,227	\$ 20,715	\$ 18,273	\$ 14,483
Adjustments	VA145	\$- 214,473	\$- 344,596	\$ 5,876	\$- 330	\$ 7,797
Charge-offs	VA155	\$ 1,472,755	\$ 420,095	\$ 366,312	\$ 203,246	\$ 144,962
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 8,522,063</b>	<b>\$ 1,533,769</b>	<b>\$ 1,692,817</b>	<b>\$ 1,463,042</b>	<b>\$ 1,155,955</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 471,307</b>	<b>\$ 190,239</b>	<b>\$ 130,886</b>	<b>\$ 80,967</b>	<b>\$ 47,761</b>
Net Provision for Loss	VA118	\$ 53,971	\$ 18,052	\$ 102,578	\$ 72,171	\$ 42,994
Transfers	VA128	\$ 127,536	\$ 16,511	\$ 86	\$ 10,260	\$ 3,423
Adjustments	VA148	\$ 2,931	\$- 95,906	\$ 157	\$ 137	\$ 4,467
Charge-offs	VA158	\$ 116,205	\$ 17,135	\$ 43,469	\$ 32,647	\$ 17,813
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 539,540</b>	<b>\$ 111,761</b>	<b>\$ 190,238</b>	<b>\$ 130,887</b>	<b>\$ 80,832</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 7,763,001</b>	<b>\$ 1,883,055</b>	<b>\$ 1,593,253</b>	<b>\$ 1,236,784</b>	<b>\$ 1,035,004</b>
Net Provision for Loss	VA120	\$ 2,994,199	\$ 622,980	\$ 672,835	\$ 574,958	\$ 337,811
Recoveries	VA140	\$ 104,905	\$ 17,227	\$ 20,715	\$ 18,273	\$ 14,483
Adjustments	VA150	\$- 211,542	\$- 440,502	\$ 6,033	\$- 193	\$ 12,264
Charge-offs	VA160	\$ 1,588,960	\$ 437,230	\$ 409,781	\$ 235,893	\$ 162,775
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 9,061,603</b>	<b>\$ 1,645,530</b>	<b>\$ 1,883,055</b>	<b>\$ 1,593,929</b>	<b>\$ 1,236,787</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 1,472,755</b>	<b>\$ 420,095</b>	<b>\$ 366,312</b>	<b>\$ 203,246</b>	<b>\$ 144,962</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 138</b>	<b>\$ 145,304</b>	<b>\$ 59,549</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 303,163</b>	<b>\$ 130,005</b>	<b>\$ 134,597</b>	<b>\$ 106,722</b>	<b>\$ 51,467</b>
Construction - Total	SUB2030	\$ 29,222	\$ 26,949	\$ 35,913	\$ 18,710	\$ 21,889
1-4 Dwelling Units	VA420	\$ 23,293	\$ 19,151	\$ 31,857	\$ 13,993	\$ 21,726
Multifamily (5 or more) Dwelling Units	VA430	\$ 5,408	\$ 6,996	\$ 3,094	\$ 4,717	\$ 0
Nonresidential Property	VA440	\$ 521	\$ 802	\$ 962	\$ 0	\$ 163
Permanent - Total	SUB2041	\$ 273,941	\$ 103,056	\$ 98,684	\$ 88,012	\$ 29,578
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 59,957	\$ 24,203	\$ 16,553	\$ 13,986	\$ 10,011
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 128,904	\$ 15,800	\$ 27,121	\$ 22,742	\$ 10,580
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 52,212	\$ 10,861	\$ 7,216	\$ 5,577	\$ 4,613
Multifamily (5 or more) Dwelling Units	VA470	\$ 481	\$ 3,501	\$ 5,163	\$ 487	\$ 396
Nonresidential Property (Except Land)	VA480	\$ 4,622	\$ 4,786	\$ 1,649	\$ 1,667	\$ 930

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 27,765	\$ 43,905	\$ 40,982	\$ 43,553	\$ 3,048
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,147,250</b>	<b>\$ 121,718</b>	<b>\$ 152,951</b>	<b>\$ 91,970</b>	<b>\$ 90,199</b>
Commercial Loans	VA520	\$ 481,301	\$ 25,789	\$ 72,697	\$ 13,170	\$ 6,872
Consumer Loans - Total	SUB2061	\$ 665,949	\$ 95,929	\$ 80,254	\$ 78,800	\$ 83,327
Loans on Deposits	VA510	\$ 2	\$ 41	\$ 2	\$ 5	\$ 8
Home Improvement Loans	VA516	\$ 2,315	\$ 132	\$ 170	\$ 29	\$ 26
Education Loans	VA530	\$ 13	\$ 5	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 21,609	\$ 19,853	\$ 13,894	\$ 11,486	\$ 14,226
Mobile Home Loans	VA550	\$ 154	\$ 37	\$ 46	\$ 38	\$ 0
Credit Cards	VA556	\$ 512,698	\$ 62,967	\$ 57,110	\$ 57,202	\$ 59,161
Other	VA560	\$ 129,158	\$ 12,894	\$ 9,032	\$ 10,040	\$ 9,906
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 16,307</b>	<b>\$ 2,667</b>	<b>\$ 1,283</b>	<b>\$ 1,453</b>	<b>\$ 524</b>
Real Estate - Construction	VA605	\$ 6,600	\$ 537	\$ 369	\$ 786	\$ 295
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,297	\$ 1,572	\$ 546	\$ 358	\$ 125
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 671	\$ 78	\$ 24	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 221	\$ 118	\$ 36	\$ 0
Real Estate - Land	VA628	\$ 2,595	\$ 95	\$ 204	\$ 229	\$ 0
Other Repossessed Assets	VA630	\$ 3,144	\$ 164	\$ 22	\$ 44	\$ 104
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 5,897</b>	<b>\$ 20,401</b>	<b>\$ 17,932</b>	<b>\$ 3,101</b>	<b>\$ 2,772</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 104,905</b>	<b>\$ 17,227</b>	<b>\$ 20,715</b>	<b>\$ 18,273</b>	<b>\$ 14,483</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 6,164</b>	<b>\$ 3,279</b>	<b>\$ 6,199</b>	<b>\$ 4,136</b>	<b>\$ 1,309</b>
Construction - Total	SUB2130	\$ 338	\$ 121	\$ 357	\$ 882	\$ 308
1-4 Dwelling Units	VA421	\$ 333	\$ 121	\$ 357	\$ 506	\$ 308
Multifamily (5 or more) Dwelling Units	VA431	\$ 5	\$ 0	\$ 0	\$ 16	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 360	\$ 0
Permanent - Total	SUB2141	\$ 5,826	\$ 3,158	\$ 5,842	\$ 3,254	\$ 1,001
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 854	\$ 1,739	\$ 1,718	\$ 60	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,865	\$ 849	\$ 3,059	\$ 2,920	\$ 770
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 572	\$ 417	\$ 665	\$ 70	\$ 81
Multifamily (5 or more) Dwelling Units	VA471	\$ 13	\$ 0	\$ 2	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 32	\$ 149	\$ 253	\$ 45	\$ 129
Land	VA491	\$ 490	\$ 4	\$ 145	\$ 159	\$ 20
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 98,507</b>	<b>\$ 13,844</b>	<b>\$ 14,402</b>	<b>\$ 14,025</b>	<b>\$ 13,040</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 54,042	\$ 3,209	\$ 1,926	\$ 1,671	\$ 677
Consumer Loans - Total	SUB2161	\$ 44,465	\$ 10,635	\$ 12,476	\$ 12,354	\$ 12,363
Loans on Deposits	VA511	\$ 1	\$ 2	\$ 0	\$ 0	\$ 3
Home Improvement Loans	VA517	\$ 112	\$ 2	\$ 1	\$ 5	\$ 4
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6,344	\$ 4,049	\$ 4,503	\$ 4,057	\$ 4,599
Mobile Home Loans	VA551	\$ 9	\$ 4	\$ 8	\$ 16	\$ 6
Credit Cards	VA557	\$ 27,780	\$ 4,844	\$ 5,669	\$ 5,892	\$ 5,872
Other	VA561	\$ 10,219	\$ 1,734	\$ 2,295	\$ 2,384	\$ 1,879
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 234</b>	<b>\$ 104</b>	<b>\$ 114</b>	<b>\$ 112</b>	<b>\$ 134</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 181,523</b>	<b>\$ 34,566</b>	<b>\$ 102,666</b>	<b>\$ 82,433</b>	<b>\$ 46,413</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 11</b>	<b>\$ 867</b>	<b>\$ 1,845</b>	<b>\$ 5,352</b>	<b>\$ 587</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 43</b>	<b>\$ 391</b>	<b>\$ 372</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 124,478</b>	<b>\$ 20,496</b>	<b>\$ 92,215</b>	<b>\$ 62,677</b>	<b>\$ 39,258</b>
Construction - Total	SUB2230	\$ 20,308	\$ 3,225	\$ 6,046	\$- 210	\$ 1,570
1-4 Dwelling Units	VA422	\$ 16,953	\$ 720	\$ 6,444	\$- 308	\$ 1,210
Multifamily (5 or more) Dwelling Units	VA432	\$ 457	\$- 92	\$- 398	\$ 98	\$ 0
Nonresidential Property	VA442	\$ 2,898	\$ 2,597	\$ 0	\$ 0	\$ 360
Permanent - Total	SUB2241	\$ 104,170	\$ 17,271	\$ 86,169	\$ 62,887	\$ 37,688
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 7,702	\$ 215	\$- 94	\$ 1,423	\$ 377
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 42,012	\$ 8,314	\$ 77,005	\$ 57,605	\$ 34,411
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 995	\$ 632	\$ 435	\$ 724	\$ 1,129
Multifamily (5 or more) Dwelling Units	VA472	\$ 3,419	\$ 222	\$ 1,017	\$ 575	\$- 385
Nonresidential Property (Except Land)	VA482	\$ 3,177	\$ 4,109	\$ 579	\$ 928	\$ 965
Land	VA492	\$ 46,865	\$ 3,779	\$ 7,227	\$ 1,632	\$ 1,191
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 19,217</b>	<b>\$ 9,769</b>	<b>\$- 7,470</b>	<b>\$ 8,944</b>	<b>\$ 2,015</b>
Commercial Loans	VA522	\$ 4,739	\$ 7,303	\$- 211	\$ 2,895	\$ 5,133
Consumer Loans - Total	SUB2261	\$ 14,478	\$ 2,466	\$- 7,259	\$ 6,049	\$- 3,118
Loans on Deposits	VA512	\$- 1	\$ 1	\$ 0	\$ 0	\$ 10
Home Improvement Loans	VA518	\$ 110	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 12,055	\$ 180	\$- 7,090	\$ 2,219	\$- 4,802
Mobile Home Loans	VA552	\$ 0	\$ 6	\$ 31	\$ 12	\$- 17
Credit Cards	VA558	\$ 264	\$ 177	\$- 1,477	\$ 2,190	\$ 205

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 1,991	\$ 2,102	\$ 1,277	\$ 1,628	\$ 1,486
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 37,636</b>	<b>\$ 3,075</b>	<b>\$ 13,986</b>	<b>\$ 5,413</b>	<b>\$ 4,481</b>
Real Estate - Construction	VA606	\$- 4,112	\$ 228	\$ 423	\$ 376	\$- 81
Real Estate - 1-4 Dwelling Units	VA614	\$ 41,219	\$ 1,500	\$ 13,113	\$ 4,113	\$ 4,539
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 88	\$ 15	\$ 84	\$ 87	\$- 5
Real Estate - Nonresidential (Except Land)	VA626	\$ 353	\$ 167	\$ 27	\$ 253	\$ 10
Real Estate - Land	VA629	\$ 83	\$ 1,183	\$ 330	\$ 533	\$ 20
Other Reposessed Assets	VA632	\$ 5	\$- 18	\$ 9	\$ 51	\$- 2
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 138</b>	<b>\$- 32</b>	<b>\$ 1,718</b>	<b>\$ 47</b>	<b>\$ 72</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 1,549,373</b>	<b>\$ 437,434</b>	<b>\$ 448,263</b>	<b>\$ 267,406</b>	<b>\$ 176,892</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 11</b>	<b>\$ 867</b>	<b>\$ 1,845</b>	<b>\$ 5,352</b>	<b>\$ 587</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 181</b>	<b>\$ 145,695</b>	<b>\$ 59,921</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 421,477</b>	<b>\$ 147,222</b>	<b>\$ 220,613</b>	<b>\$ 165,263</b>	<b>\$ 89,416</b>
Construction - Total	SUB2330	\$ 49,192	\$ 30,053	\$ 41,602	\$ 17,618	\$ 23,151
1-4 Dwelling Units	VA425	\$ 39,913	\$ 19,750	\$ 37,944	\$ 13,179	\$ 22,628
Multifamily (5 or more) Dwelling Units	VA435	\$ 5,860	\$ 6,904	\$ 2,696	\$ 4,799	\$ 0
Nonresidential Property	VA445	\$ 3,419	\$ 3,399	\$ 962	\$- 360	\$ 523
Permanent - Total	SUB2341	\$ 372,285	\$ 117,169	\$ 179,011	\$ 147,645	\$ 66,265
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 66,805	\$ 22,679	\$ 14,741	\$ 15,349	\$ 10,387
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 167,051	\$ 23,265	\$ 101,067	\$ 77,427	\$ 44,221
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 52,635	\$ 11,076	\$ 6,986	\$ 6,231	\$ 5,661
Multifamily (5 or more) Dwelling Units	VA475	\$ 3,887	\$ 3,723	\$ 6,178	\$ 1,062	\$ 11
Nonresidential Property (Except Land)	VA485	\$ 7,767	\$ 8,746	\$ 1,975	\$ 2,550	\$ 1,766
Land	VA495	\$ 74,140	\$ 47,680	\$ 48,064	\$ 45,026	\$ 4,219
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,067,960</b>	<b>\$ 117,643</b>	<b>\$ 131,079</b>	<b>\$ 86,889</b>	<b>\$ 79,174</b>
Commercial Loans	VA525	\$ 431,998	\$ 29,883	\$ 70,560	\$ 14,394	\$ 11,328
Consumer Loans - Total	SUB2361	\$ 635,962	\$ 87,760	\$ 60,519	\$ 72,495	\$ 67,846
Loans on Deposits	VA515	\$ 0	\$ 40	\$ 2	\$ 5	\$ 15
Home Improvement Loans	VA519	\$ 2,313	\$ 130	\$ 169	\$ 24	\$ 22
Education Loans	VA535	\$ 72	\$ 5	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 27,320	\$ 15,984	\$ 2,301	\$ 9,648	\$ 4,825
Mobile Home Loans	VA555	\$ 145	\$ 39	\$ 69	\$ 34	\$- 23



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Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 485,182	\$ 58,300	\$ 49,964	\$ 53,500	\$ 53,494
Other	VA565	\$ 120,930	\$ 13,262	\$ 8,014	\$ 9,284	\$ 9,513
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 53,943</b>	<b>\$ 5,742</b>	<b>\$ 15,269</b>	<b>\$ 6,866</b>	<b>\$ 5,005</b>
Real Estate - Construction	VA607	\$ 2,488	\$ 765	\$ 792	\$ 1,162	\$ 214
Real Estate - 1-4 Dwelling Units	VA615	\$ 44,516	\$ 3,072	\$ 13,659	\$ 4,471	\$ 4,664
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 759	\$ 93	\$ 108	\$ 87	\$ - 5
Real Estate - Nonresidential (Except Land)	VA627	\$ 353	\$ 388	\$ 145	\$ 289	\$ 10
Real Estate - Land	VA631	\$ 2,678	\$ 1,278	\$ 534	\$ 762	\$ 20
Other Repossessed Assets	VA633	\$ 3,149	\$ 146	\$ 31	\$ 95	\$ 102
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 5,801</b>	<b>\$ 20,265</b>	<b>\$ 19,536</b>	<b>\$ 3,036</b>	<b>\$ 2,710</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 2,639,858</b>	<b>\$ 389,801</b>	<b>\$ 393,938</b>	<b>\$ 422,920</b>	<b>\$ 178,532</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 3,225,047</b>	<b>\$ 827,164</b>	<b>\$ 665,143</b>	<b>\$ 759,814</b>	<b>\$ 303,473</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 656,701</b>	<b>\$ 257,496</b>	<b>\$ 267,210</b>	<b>\$ 251,962</b>	<b>\$ 180,330</b>
Construction	VA951	\$ 56,230	\$ 22,113	\$ 30,784	\$ 43,869	\$ 36,512
Permanent - 1-4 Dwelling Units	VA952	\$ 520,807	\$ 170,859	\$ 203,864	\$ 184,436	\$ 121,173
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 7,541	\$ 5,589	\$ 1,373	\$ 3,862	\$ 442
Permanent - Nonresidential (Except Land)	VA954	\$ 12,562	\$ 6,413	\$ 4,625	\$ 5,563	\$ 13,165
Permanent - Land	VA955	\$ 59,561	\$ 52,522	\$ 26,564	\$ 14,232	\$ 9,038
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 6,866,067</b>	<b>\$ 2,763,496</b>	<b>\$ 2,216,231</b>	<b>\$ 1,645,390</b>	<b>\$ 1,358,761</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 34,359,158</b>	<b>\$ 5,737,548</b>	<b>\$ 4,936,418</b>	<b>\$ 3,094,648</b>	<b>\$ 2,388,901</b>
Substandard	VA965	\$ 32,230,423	\$ 5,671,855	\$ 4,890,184	\$ 3,036,340	\$ 2,339,097
Doubtful	VA970	\$ 2,128,720	\$ 65,638	\$ 43,865	\$ 58,292	\$ 49,799
Loss	VA975	\$ 15	\$ 55	\$ 2,369	\$ 16	\$ 5
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 91,992,679	\$ 5,131,294	\$ 881,496	\$ 686,555	\$ 649,339
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 63,539,165	\$ 3,557,514	\$ 868,367	\$ 670,758	\$ 635,914
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 30,799,497</b>	<b>\$ 6,474,298</b>	<b>\$ 5,797,091</b>	<b>\$ 4,765,076</b>	<b>\$ 4,315,964</b>
Mortgages - Total	SUB2421	\$ 27,661,887	\$ 5,971,479	\$ 5,363,304	\$ 4,377,556	\$ 3,966,611
Construction and Land Loans	SUB2430	\$ 1,984,229	\$ 1,014,093	\$ 853,635	\$ 670,600	\$ 681,092
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 25,163,106	\$ 4,614,134	\$ 4,253,815	\$ 3,528,381	\$ 3,080,488
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,300,799	\$ 739,878	\$ 636,175	\$ 532,240	\$ 521,441
Nonmortgages - Total	SUB2461	\$ 3,137,610	\$ 502,819	\$ 433,787	\$ 387,520	\$ 349,353
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 18,526,113</b>	<b>\$ 4,619,484</b>	<b>\$ 3,566,686</b>	<b>\$ 2,944,374</b>	<b>\$ 2,850,303</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 11,122,328</b>	<b>\$ 2,505,997</b>	<b>\$ 2,278,276</b>	<b>\$ 1,909,611</b>	<b>\$ 2,002,617</b>
Mortgage Loans - Total	SUB2481	\$ 9,911,153	\$ 2,268,520	\$ 2,075,562	\$ 1,730,558	\$ 1,803,346
Construction	PD115	\$ 369,170	\$ 148,505	\$ 120,436	\$ 81,280	\$ 153,928
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 566,784	\$ 105,341	\$ 77,533	\$ 65,969	\$ 70,832
Secured by First Liens	PD123	\$ 8,047,155	\$ 1,739,127	\$ 1,680,229	\$ 1,419,387	\$ 1,388,027
Secured by Junior Liens	PD124	\$ 455,144	\$ 64,839	\$ 47,045	\$ 37,957	\$ 28,548
Multifamily (5 or more) Dwelling Units	PD125	\$ 71,977	\$ 30,272	\$ 23,626	\$ 16,183	\$ 14,648
Nonresidential Property (Except Land)	PD135	\$ 181,488	\$ 88,761	\$ 60,857	\$ 43,322	\$ 84,604
Land	PD138	\$ 219,435	\$ 91,675	\$ 65,836	\$ 66,460	\$ 62,759
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 348,881	\$ 56,557	\$ 46,114	\$ 44,222	\$ 74,665
Consumer Loans - Total	SUB2511	\$ 862,294	\$ 180,920	\$ 156,600	\$ 134,831	\$ 124,606
Loans on Deposits	PD161	\$ 3,920	\$ 1,916	\$ 2,246	\$ 1,905	\$ 1,818
Home Improvement Loans	PD163	\$ 4,484	\$ 355	\$ 394	\$ 540	\$ 399
Education Loans	PD165	\$ 238	\$ 2	\$ 19	\$ 8	\$ 5
Auto Loans	PD167	\$ 44,299	\$ 53,357	\$ 45,553	\$ 32,453	\$ 36,542
Mobile Home Loans	PD169	\$ 2,661	\$ 3,023	\$ 2,675	\$ 2,426	\$ 2,190
Credit Cards	PD171	\$ 666,915	\$ 94,427	\$ 79,669	\$ 69,158	\$ 61,762
Other	PD180	\$ 139,777	\$ 27,840	\$ 26,044	\$ 28,341	\$ 21,890
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 240,260	\$ 14,321	\$ 14,241	\$ 8,272	\$ 4,881
Held for Sale Included in PD115:PD180	PD192	\$ 28,022	\$ 6,637	\$ 3,662	\$ 2,473	\$ 6,296

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 709,754	\$ 825,918	\$ 823,006	\$ 710,037	\$ 632,290
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 53,623	\$ 26,627	\$ 23,219	\$ 21,537	\$ 19,048
Rebooked GNMA's Incl in PD195	PD197	\$ 644,643	\$ 798,455	\$ 798,817	\$ 686,744	\$ 612,518
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 7,403,785</b>	<b>\$ 2,113,487</b>	<b>\$ 1,288,410</b>	<b>\$ 1,034,763</b>	<b>\$ 847,686</b>
Mortgage Loans - Total	SUB2491	\$ 7,130,951	\$ 2,013,216	\$ 1,203,638	\$ 955,756	\$ 766,899
Construction	PD215	\$ 170,179	\$ 45,666	\$ 10,855	\$ 6,459	\$ 5,191
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 83,649	\$ 1,404	\$ 3,472	\$ 2,827	\$ 4,607
Secured by First Liens	PD223	\$ 6,846,350	\$ 1,906,380	\$ 1,129,686	\$ 927,680	\$ 743,643
Secured by Junior Liens	PD224	\$ 1,976	\$ 1,938	\$ 1,951	\$ 1,379	\$ 1,269
Multifamily (5 or more) Dwelling Units	PD225	\$ 7,721	\$ 3,643	\$ 5,791	\$ 169	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 12,107	\$ 29,493	\$ 6,804	\$ 10,151	\$ 8,621
Land	PD238	\$ 8,969	\$ 24,692	\$ 45,079	\$ 7,091	\$ 3,568
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 159,620	\$ 7,282	\$ 10,716	\$ 8,448	\$ 6,708
Consumer Loans - Total	SUB2521	\$ 113,214	\$ 92,989	\$ 74,056	\$ 70,559	\$ 74,079
Loans on Deposits	PD261	\$ 734	\$ 239	\$ 195	\$ 384	\$ 391
Home Improvement Loans	PD263	\$ 0	\$ 14	\$ 14	\$ 15	\$ 45
Education Loans	PD265	\$ 48	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 3,552	\$ 5,237	\$ 4,023	\$ 3,376	\$ 3,337
Mobile Home Loans	PD269	\$ 42	\$ 195	\$ 128	\$ 197	\$ 180
Credit Cards	PD271	\$ 103,644	\$ 83,076	\$ 65,977	\$ 62,569	\$ 65,503
Other	PD280	\$ 5,194	\$ 4,228	\$ 3,719	\$ 4,018	\$ 4,623
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 117,978	\$ 18,415	\$ 10,545	\$ 1,435	\$ 406
Held for Sale Included in PD215:PD280	PD292	\$ 6,213	\$ 271	\$ 1,569	\$ 2,479	\$ 1,548
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,369,068	\$ 1,310,469	\$ 1,098,591	\$ 899,778	\$ 720,452
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 74,827	\$ 48,195	\$ 37,267	\$ 30,268	\$ 24,699
Rebooked GNMA's Incl in PD295	PD297	\$ 1,293,172	\$ 1,262,013	\$ 1,061,209	\$ 869,368	\$ 695,637
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 12,273,384</b>	<b>\$ 1,854,814</b>	<b>\$ 2,230,405</b>	<b>\$ 1,820,702</b>	<b>\$ 1,465,661</b>
Mortgage Loans - Total	SUB2501	\$ 10,619,783	\$ 1,689,743	\$ 2,084,104	\$ 1,691,242	\$ 1,396,366

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 658,633	\$ 423,296	\$ 342,023	\$ 229,196	\$ 205,563
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 500,551	\$ 29,960	\$ 18,734	\$ 12,953	\$ 15,009
Secured by First Liens	PD323	\$ 8,121,861	\$ 685,664	\$ 1,235,998	\$ 1,046,361	\$ 815,558
Secured by Junior Liens	PD324	\$ 539,636	\$ 79,481	\$ 59,167	\$ 13,868	\$ 12,995
Multifamily (5 or more) Dwelling Units	PD325	\$ 98,539	\$ 66,239	\$ 69,394	\$ 44,449	\$ 27,388
Nonresidential Property (Except Land)	PD335	\$ 142,720	\$ 124,844	\$ 89,382	\$ 64,301	\$ 69,770
Land	PD338	\$ 557,843	\$ 280,259	\$ 269,406	\$ 280,114	\$ 250,083
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 828,610	\$ 148,468	\$ 131,003	\$ 118,856	\$ 57,839
Consumer Loans - Total	SUB2531	\$ 824,991	\$ 16,603	\$ 15,298	\$ 10,604	\$ 11,456
Loans on Deposits	PD361	\$ 260	\$ 208	\$ 117	\$ 86	\$ 25
Home Improvement Loans	PD363	\$ 1,551	\$ 288	\$ 328	\$ 160	\$ 212
Education Loans	PD365	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,838	\$ 3,114	\$ 2,849	\$ 2,475	\$ 3,370
Mobile Home Loans	PD369	\$ 457	\$ 1,219	\$ 757	\$ 576	\$ 568
Credit Cards	PD371	\$ 720,148	\$ 6,896	\$ 6,710	\$ 4,821	\$ 4,418
Other	PD380	\$ 99,730	\$ 4,878	\$ 4,537	\$ 2,486	\$ 2,863
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 467,219	\$ 214,006	\$ 161,402	\$ 200,226	\$ 87,727
Held for Sale Included in PD315:PD380	PD392	\$ 58,715	\$ 7,073	\$ 5,959	\$ 7,756	\$ 6,576
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 73,405	\$ 6,254	\$ 6,906	\$ 5,967	\$ 5,864
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 59,762	\$ 4,304	\$ 4,516	\$ 3,392	\$ 2,987
Rebooked GNMA's Incl in PD395	PD397	\$ 282	\$ 69	\$ 285	\$ 97	\$ 217

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 12,926,344</b>	<b>\$ 2,039,960</b>	<b>\$ 2,112,913</b>	<b>\$ 2,103,707</b>	<b>\$ 2,063,585</b>
90% up to 100% LTV	LD110	\$ 12,297,725	\$ 1,775,951	\$ 1,847,372	\$ 1,856,796	\$ 1,818,611
100% and greater LTV	LD120	\$ 628,619	\$ 264,009	\$ 265,541	\$ 246,911	\$ 244,974
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 1,671,293</b>	<b>\$ 161,266</b>	<b>\$ 135,409</b>	<b>\$ 106,345</b>	<b>\$ 157,576</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 918,840</b>	<b>\$ 62,843</b>	<b>\$ 49,516</b>	<b>\$ 42,328</b>	<b>\$ 43,664</b>

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Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 636,497	\$ 57,788	\$ 44,528	\$ 40,220	\$ 42,035
90% up to 100% LTV	LD210	\$ 609,341	\$ 49,752	\$ 37,033	\$ 33,976	\$ 36,488
100% and greater LTV	LD220	\$ 27,156	\$ 8,036	\$ 7,495	\$ 6,244	\$ 5,547
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 282,343	\$ 5,055	\$ 4,988	\$ 2,108	\$ 1,629
90% up to 100% LTV	LD230	\$ 258,330	\$ 4,679	\$ 2,820	\$ 1,703	\$ 991
100% and greater LTV	LD240	\$ 24,013	\$ 376	\$ 2,168	\$ 405	\$ 638
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 752,453</b>	<b>\$ 98,423</b>	<b>\$ 85,893</b>	<b>\$ 64,017</b>	<b>\$ 113,912</b>
90% up to 100% LTV	LD250	\$ 683,966	\$ 61,385	\$ 63,324	\$ 42,855	\$ 91,372
100% and greater LTV	LD260	\$ 68,487	\$ 37,038	\$ 22,569	\$ 21,162	\$ 22,540
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 418,449</b>	<b>\$ 6,020</b>	<b>\$ 5,521</b>	<b>\$ 7,550</b>	<b>\$ 24,434</b>
90% up to 100% LTV	LD310	\$ 407,066	\$ 4,741	\$ 4,554	\$ 3,009	\$ 21,784
100% and greater LTV	LD320	\$ 11,383	\$ 1,279	\$ 967	\$ 4,541	\$ 2,650
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 64,216</b>	<b>\$ 870</b>	<b>\$ 1,016</b>	<b>\$ 63,955</b>	<b>\$ 38,519</b>
90% up to 100% LTV	LD410	\$ 38,640	\$ 670	\$ 525	\$ 60,143	\$ 36,199
100% and greater LTV	LD420	\$ 25,576	\$ 200	\$ 491	\$ 3,812	\$ 2,320
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 182,696</b>	<b>\$ 82,110</b>	<b>\$ 127,842</b>	<b>\$ 165,135</b>	<b>\$ 150,645</b>
90% up to 100% LTV	LD430	\$ 123,975	\$ 65,525	\$ 94,068	\$ 130,483	\$ 119,053
100% and greater LTV	LD440	\$ 58,721	\$ 16,585	\$ 33,774	\$ 34,652	\$ 31,592
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 11,047,507</b>	<b>\$ 16,116</b>	<b>\$ 27,989</b>	<b>\$ 34,747</b>	<b>\$ 67,619</b>
90% up to 100% LTV	LD450	\$ 9,973,454	\$ 14,284	\$ 24,322	\$ 29,294	\$ 52,118
100% and greater LTV	LD460	\$ 1,074,053	\$ 1,832	\$ 3,667	\$ 5,453	\$ 15,501
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 994,455	\$ 382,172	\$ 388,825	\$ 400,201	\$ 432,977
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,036,549	\$ 71,501	\$ 70,884	\$ 74,221	\$ 184,309
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 3,873,329	\$ 3,537,184	\$ 3,529,858	\$ 3,385,758	\$ 3,250,673
1-4 Dwelling Units Option ARM Loans	LD610	\$ 77,848,432	\$ 6,227,789	\$ 6,478,807	\$ 6,734,768	\$ 7,394,332
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 74,179,490	\$ 7,262,726	\$ 7,528,415	\$ 7,833,532	\$ 8,599,495
Total Capitalized Negative Amortization	LD650	\$ 3,715,470	\$ 392,418	\$ 387,411	\$ 378,745	\$ 378,800

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 4,440,429</b>	<b>\$ 4,889,025</b>	<b>\$ 6,188,549</b>	<b>\$ 6,645,165</b>	<b>\$ 7,476,064</b>
Mortgage Construction Loans	CC105	\$ 3,407,987	\$ 3,618,320	\$ 4,468,504	\$ 4,910,922	\$ 5,499,814
Other Mortgage Loans	CC115	\$ 1,032,442	\$ 1,270,705	\$ 1,720,045	\$ 1,734,243	\$ 1,976,250
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 568,749	\$ 647,166	\$ 980,128	\$ 787,721	\$ 659,917
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 41,125,709</b>	<b>\$ 3,618,805</b>	<b>\$ 2,683,200</b>	<b>\$ 2,845,387</b>	<b>\$ 3,747,256</b>
1-4 Dwelling Units	CC280	\$ 40,715,065	\$ 2,966,067	\$ 1,721,082	\$ 1,970,755	\$ 2,446,438
Multifamily (5 or more) Dwelling Units	CC290	\$ 72,273	\$ 37,310	\$ 240,779	\$ 112,738	\$ 274,595
All Other Real Estate	CC300	\$ 338,371	\$ 615,428	\$ 721,339	\$ 761,894	\$ 1,026,223
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 678,620	\$ 852,953	\$ 963,973	\$ 949,325	\$ 1,078,341
Commitments Outstanding to Purchase Loans	CC320	\$ 21,455,472	\$ 486,002	\$ 306,981	\$ 237,944	\$ 254,784
Commitments Outstanding to Sell Loans	CC330	\$ 3,592,266	\$ 1,840,878	\$ 967,728	\$ 997,261	\$ 1,017,045
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 15,897,055	\$ 5,476	\$ 16,038	\$ 7,984	\$ 215,002
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 79,687,725	\$ 454,005	\$ 354,307	\$ 489,723	\$ 493,744
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 39,489	\$ 16,764	\$ 20,428	\$ 13,507	\$ 46,950
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 35	\$ 20,000	\$ 11,527	\$ 16,939
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 398,611,173</b>	<b>\$ 46,229,569</b>	<b>\$ 47,180,412</b>	<b>\$ 47,407,115</b>	<b>\$ 48,601,043</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 15,934,765	\$ 7,599,008	\$ 7,703,663	\$ 8,165,445	\$ 8,255,232
Commercial Lines	CC420	\$ 34,188,000	\$ 3,308,295	\$ 3,532,520	\$ 3,571,328	\$ 3,639,058
Open-End Consumer Lines - Credit Cards	CC423	\$ 347,408,399	\$ 34,965,186	\$ 35,385,469	\$ 35,321,092	\$ 36,351,004
Open-End Consumer Lines - Other	CC425	\$ 1,080,009	\$ 357,080	\$ 558,760	\$ 349,250	\$ 355,749
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 354,740</b>	<b>\$ 383,732</b>	<b>\$ 411,586</b>	<b>\$ 409,657</b>	<b>\$ 413,937</b>
Commercial	CC430	\$ 186,604	\$ 192,159	\$ 193,319	\$ 204,483	\$ 204,699
Standby, Not Included on CC465 or CC468	CC435	\$ 168,136	\$ 191,573	\$ 218,267	\$ 205,174	\$ 209,238
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 62,830,679	\$ 20,541,348	\$ 21,488,854	\$ 16,988,565	\$ 17,068,221
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 2,125,992	\$ 1,955,812	\$ 2,097,924	\$ 268,661	\$ 320,275
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 2,286,863	\$ 1,447,597	\$ 1,662,732	\$ 1,658,545	\$ 1,589,372
Other Contingent Liabilities	CC480	\$ 230,713	\$ 6,246	\$ 6,254	\$ 6,831	\$ 6,860
Contingent Assets	CC490	\$ 967	\$ 8,370	\$ 10,700	\$ 58,342	\$ 5,278

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 1,240,870	\$ 1,266,265	\$ 1,409,042	\$ 1,346,055	\$ 1,810,116
Sales	CF145	\$ 537,644	\$ 1,197,614	\$ 941,858	\$ 848,414	\$ 456,075
Other Balance Changes	CF148	\$- 2,365,890	\$- 493,839	\$- 547,294	\$- 819,465	\$- 726,236
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 1,518,746	\$ 429,158	\$ 613,665	\$ 442,195	\$ 369,176
Sales	CF155	\$ 54,528	\$ 32,990	\$ 163	\$ 1,261	\$ 36,272
Other Balance Changes	CF158	\$- 1,946,435	\$- 471,636	\$- 128,712	\$- 289,134	\$- 578,424
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 2,759,616</b>	<b>\$ 1,695,423</b>	<b>\$ 2,022,707</b>	<b>\$ 1,788,250</b>	<b>\$ 2,179,292</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 592,172</b>	<b>\$ 1,230,604</b>	<b>\$ 942,021</b>	<b>\$ 849,675</b>	<b>\$ 492,347</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 2,167,444</b>	<b>\$ 464,819</b>	<b>\$ 1,080,686</b>	<b>\$ 938,575</b>	<b>\$ 1,686,945</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 57,139,436</b>	<b>\$ 13,311,237</b>	<b>\$ 12,990,346</b>	<b>\$ 15,315,450</b>	<b>\$ 13,163,964</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 546,068	\$ 544,778	\$ 649,391	\$ 724,430	\$ 671,744
Multifamily (5 or more) Dwelling Units	CF200	\$ 265,156	\$ 296,055	\$ 334,267	\$ 298,111	\$ 313,489
Nonresidential	CF210	\$ 263,438	\$ 350,203	\$ 377,037	\$ 442,001	\$ 422,772
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 54,990,014	\$ 11,199,515	\$ 10,386,785	\$ 12,378,758	\$ 10,489,489
Home Equity and Junior Liens	CF226	\$ 1,679,575	\$ 1,135,597	\$ 1,448,687	\$ 1,686,414	\$ 1,644,038
Multifamily (5 or more) Dwelling Units	CF245	\$ 327,685	\$ 140,198	\$ 98,883	\$ 149,470	\$ 153,040
Nonresidential (Except Land)	CF260	\$ 577,829	\$ 605,020	\$ 895,080	\$ 1,036,324	\$ 859,694
Land	CF270	\$ 169,246	\$ 175,468	\$ 248,903	\$ 286,356	\$ 253,736
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 32,258,305</b>	<b>\$ 3,142,782</b>	<b>\$ 3,380,139</b>	<b>\$ 4,289,824</b>	<b>\$ 3,667,652</b>
1-4 Dwelling Units	CF280	\$ 32,076,353	\$ 2,928,874	\$ 3,115,992	\$ 3,491,319	\$ 3,281,973
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 23,327,274	\$ 325,496	\$ 572,629	\$ 839,889	\$ 539,981
Home Equity and Junior Liens	CF282	\$ 17,943	\$ 11,151	\$ 87,982	\$ 120,446	\$ 97,438
Multifamily (5 or more) Dwelling Units	CF290	\$ 54,730	\$ 68,023	\$ 88,939	\$ 237,458	\$ 147,145
Nonresidential	CF300	\$ 127,222	\$ 145,885	\$ 175,208	\$ 561,047	\$ 238,534
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 67,789,568</b>	<b>\$ 8,059,000</b>	<b>\$ 6,974,383</b>	<b>\$ 8,798,398</b>	<b>\$ 8,149,651</b>
1-4 Dwelling Units	CF310	\$ 67,719,868	\$ 7,926,643	\$ 6,860,177	\$ 8,624,447	\$ 7,923,417
Home Equity and Junior Liens	CF311	\$ 159,289	\$ 9,275	\$ 8,041	\$ 21,143	\$ 19,610

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 27,653	\$ 30,334	\$ 34,131	\$ 49,016	\$ 47,016
Nonresidential	CF330	\$ 42,047	\$ 102,023	\$ 80,075	\$ 124,935	\$ 179,218
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 35,531,263</b>	<b>\$- 4,916,218</b>	<b>\$- 3,594,244</b>	<b>\$- 4,508,574</b>	<b>\$- 4,481,999</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 30,043,368</b>	<b>\$ 1,969,032</b>	<b>\$ 1,232,543</b>	<b>\$ 2,290,516</b>	<b>\$ 2,796,528</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 44,542,671	\$ 2,854,721	\$ 3,469,988	\$ 3,679,962	\$ 3,674,563
Sales	CF395	\$ 3,657,828	\$ 234,314	\$ 159,882	\$ 204,752	\$ 247,240
Consumer:						
Closed or Purchased	CF400	\$ 28,413,151	\$ 8,657,140	\$ 8,721,245	\$ 8,522,263	\$ 8,227,703
Sales	CF405	\$ 4,304,966	\$ 26,495	\$ 1,040,763	\$ 1,018,713	\$ 1,388,484
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 72,955,822</b>	<b>\$ 11,511,861</b>	<b>\$ 12,191,233</b>	<b>\$ 12,202,225</b>	<b>\$ 11,902,266</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 7,962,794</b>	<b>\$ 260,809</b>	<b>\$ 1,200,645</b>	<b>\$ 1,223,465</b>	<b>\$ 1,635,724</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 64,993,028</b>	<b>\$ 11,251,052</b>	<b>\$ 10,990,588</b>	<b>\$ 10,978,760</b>	<b>\$ 10,266,542</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 826,034	\$ 484,098	\$ 479,579	\$ 497,238	\$ 605,484

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 52,071,080	\$ 18,984,426	\$ 13,357,953	\$ 10,275,122	\$ 8,318,800
Fully Insured	DI100	\$ 40,104,892	\$ 13,179,751	\$ 8,899,397	\$ 8,312,620	\$ 6,737,327
Other	DI110	\$ 11,966,188	\$ 5,804,675	\$ 4,458,556	\$ 1,962,502	\$ 1,581,473
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 117,187,227	\$ 57,691,920	\$ 54,936,852	\$ 51,759,514	\$ 50,665,122
Greater than \$100,000	DI130	\$ 84,755,022	\$ 36,234,803	\$ 32,801,441	\$ 30,216,385	\$ 30,798,695
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	20,892,312	10,365,322	9,867,151	10,737,867	11,027,462
Greater than \$100,000	DI160	332,949	150,000	125,828	120,324	123,490
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 25,249,709	\$ 9,044,842	\$ 6,309,508	\$ 5,855,007	\$ 5,676,537
Greater than \$250,000	DI175	\$ 1,797,459	\$ 455,123	\$ 456,061	\$ 455,066	\$ 460,727
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	2,677,498	1,361,288	1,307,585	1,017,019	547,124
Greater than \$250,000	DI185	4,572	1,144	1,114	1,100	1,113



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Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	23,907,331	11,877,754	11,301,678	11,876,310	11,699,189
IRA/Keogh Accounts	DI200	\$ 27,059,444	\$ 9,567,174	\$ 6,838,341	\$ 6,392,654	\$ 6,222,742
Uninsured Deposits	DI210	\$ 41,323,722	\$ 20,832,495	\$ 18,024,133	\$ 15,896,544	\$ 15,469,295
Preferred Deposits	DI220	\$ 1,575,366	\$ 1,088,281	\$ 989,094	\$ 1,039,883	\$ 1,065,900
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 19,419,343	\$ 7,401,656	\$ 6,982,391	\$ 6,742,626	\$ 6,978,886
Money Market Deposit Accounts	DI320	\$ 83,990,375	\$ 39,476,691	\$ 34,999,703	\$ 36,086,033	\$ 35,479,640
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 13,142,124	\$ 7,307,408	\$ 7,335,815	\$ 6,658,443	\$ 6,693,015
Time Deposits	DI340	\$ 111,881,396	\$ 49,077,470	\$ 45,022,031	\$ 38,894,958	\$ 38,524,416
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 39,009,315	\$ 18,527,143	\$ 16,967,497	\$ 13,491,745	\$ 13,351,077
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,992,138	\$ 1,907,234	\$ 1,758,090	\$ 1,694,487	\$ 1,658,309
Non-Interest-Bearing Demand Deposits	DI610	\$ 9,427,095	\$ 4,743,001	\$ 4,667,200	\$ 4,160,281	\$ 4,094,753
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 228,776,788	\$ 103,668,791	\$ 94,789,635	\$ 88,501,435	\$ 87,906,956
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 9,464	\$ 242,110	\$ 285,651	\$ 10,504	\$ 6,667
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 205,926,791	\$ 80,594,002	\$ 73,865,936	\$ 71,108,192	\$ 71,722,674
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 4,974	\$ 2,525	\$ 4,631	\$ 4,668	\$ 3,113
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 4,186,867	\$ 2,139,824	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 2,215	\$ 1,905	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	54,393	23,686	23,975	23,143	22,628
Financial Assets Held for Trading Purposes	SI375	\$ 533,188	\$ 614,116	\$ 867,616	\$ 497,364	\$ 510,249
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 15,665,466	\$ 801,100	\$ 1,019,283	\$ 636,686	\$ 646,754
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 674,970	\$ 7,417	\$ 5,386	\$ 5,582	\$ 5,015
Available-for-Sale Securities	SI385	\$ 54,352,902	\$ 12,597,611	\$ 13,028,178	\$ 11,867,698	\$ 12,096,800
Assets Held for Sale	SI387	\$ 21,558,448	\$ 1,569,284	\$ 1,239,141	\$ 2,688,800	\$ 2,282,858
Loans Serviced for Others	SI390	\$ 382,130,263	\$ 71,228,362	\$ 65,769,953	\$ 56,532,430	\$ 56,641,508
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 229,054	\$ 216,576	\$ 256,166	\$ 159,710	\$ 154,967
Other Residual Interests	SI404	\$ 2,396,846	\$ 2,059,275	\$ 2,223,525	\$ 87,692	\$ 61,757
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.61%	86.15%	85.48%	86.05%	84.72%
Second month of Qtr	SI582	85.78%	86.15%	85.59%	86.12%	84.90%
Third month of Qtr	SI583	85.83%	85.97%	85.91%	86.20%	85.38%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	97.72%	90.05%	90.50%	84.00%	0.00%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 728,420</b>	<b>\$ 227,272</b>	<b>\$ 275,251</b>	<b>\$ 274,972</b>	<b>\$ 245,030</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 408,110	\$ 342,942	\$ 286,964	\$ 283,533	\$ 283,381
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	211	190	200	180	176
<b>Summary of Changes in Savings Association Equity Capital</b>						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 46,611,816	\$ 13,688,403	\$ 12,513,179	\$ 12,518,219	\$ 12,340,471
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 1,246,117	\$ - 140,174	\$ - 203,582	\$ - 22,489	\$ 158,324
Dividends Declared						
Preferred Stock	SI620	\$ 720	\$ 1,869	\$ 0	\$ 1,869	\$ 342
Common Stock	SI630	\$ 300,519	\$ 154,483	\$ 37,937	\$ 248,387	\$ 47,721
Stock Issued	SI640	\$ 12,681	\$ 46,175	\$ 302,446	\$ 36,330	\$ 8,064
Stock Retired	SI650	\$ 85	\$ 460	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,850,722	\$ 1,151,268	\$ 1,076,570	\$ 419,614	\$ 465,563
New Basis Accounting Adjustments	SI660	\$ 29,774	\$ - 860,527	\$ - 710	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 141,326	\$ - 356,815	\$ 37,593	\$ - 168,746	\$ - 356,840
Prior Period Adjustments	SI668	\$ 116,684	\$ - 757	\$ - 61	\$ - 525	\$ 2,281
Other Adjustments	SI671	\$ 39,173	\$ - 5,656	\$ 909	\$ - 2,391	\$ 1,245
<b>Total Savings Association Equity Capital, Ending Balance (SC80)</b>	<b>SI680</b>	<b>\$ 49,464,317</b>	<b>\$ 13,365,105</b>	<b>\$ 13,688,407</b>	<b>\$ 12,529,756</b>	<b>\$ 12,571,045</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 69,641	\$ 21,800	\$ 21,872	\$ 15,428	\$ 29,164
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,246,442	\$ 493,992	\$ 374,202	\$ 271,743	\$ 269,714
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	30 [Yes]	38 [Yes]	38 [Yes]	40 [Yes]	40 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 52,311	\$ 162,544	\$ 188,778	\$ 195,619	\$ 198,315
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 8,178	\$ 8,705	\$ 10,237	\$ 11,129	\$ 11,849
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 479,536,998	\$ 156,773,128	\$ 152,979,675	\$ 147,151,379	\$ 141,871,173
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 64,217,743	\$ 32,752,786	\$ 31,249,616	\$ 25,641,394	\$ 21,347,589
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 293,512,884	\$ 90,351,109	\$ 90,548,609	\$ 90,793,800	\$ 89,337,459
Nonmortgage Loans	SI885	\$ 69,612,736	\$ 23,945,380	\$ 22,483,183	\$ 22,207,943	\$ 22,517,002
Deposits and Excrows	SI890	\$ 231,124,507	\$ 96,263,348	\$ 90,195,081	\$ 85,563,221	\$ 85,561,529
Total Borrowings	SI895	\$ 186,129,403	\$ 44,191,556	\$ 47,275,375	\$ 46,097,432	\$ 40,600,562

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	3	3	2	2	4
Any Outstanding Futures or Options Positions?	SQ310	2	0	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	22	33	33	33	33
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

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	143	132	130	131	132

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	26 [Yes]	18 [Yes]	19 [Yes]	18 [Yes]	19 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	22 [Yes]	15 [Yes]	15 [Yes]	14 [Yes]	15 [Yes]
Do you have any activity to report on this schedule?	FS130	21 [Yes]	15 [Yes]	14 [Yes]	13 [Yes]	14 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 227,735,050</b>	<b>\$ 16,963,722</b>	<b>\$ 19,060,321</b>	<b>\$ 19,408,095</b>	<b>\$ 22,454,749</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 8,211,627</b>	<b>\$ 6,521,221</b>	<b>\$ 7,141,334</b>	<b>\$ 6,913,344</b>	<b>\$ 9,639,801</b>
Personal Trust and Agency Accounts	FS210	\$ 2,301,692	\$ 1,663,345	\$ 1,917,540	\$ 1,747,326	\$ 3,784,175
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,575,305	\$ 1,395,757	\$ 1,538,100	\$ 1,539,795	\$ 1,910,701
Employee Benefit - Defined Contribution	FS220	\$ 53,314	\$ 55,597	\$ 65,602	\$ 67,722	\$ 134,894
Employee Benefit - Defined Benefit	FS230	\$ 245,640	\$ 48,572	\$ 54,046	\$ 57,896	\$ 283,206
Other Retirement Accounts	FS240	\$ 1,276,351	\$ 1,291,588	\$ 1,418,452	\$ 1,414,177	\$ 1,492,601
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 4,226,562	\$ 3,352,946	\$ 3,677,681	\$ 3,617,332	\$ 3,935,946
Other Fiduciary Accounts	FS270	\$ 108,068	\$ 109,173	\$ 8,013	\$ 8,891	\$ 8,979
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 77,831,635</b>	<b>\$ 529,076</b>	<b>\$ 608,153</b>	<b>\$ 652,053</b>	<b>\$ 732,633</b>
Personal Trust and Agency Accounts	FS211	\$ 1,451,171	\$ 148,144	\$ 160,308	\$ 167,007	\$ 171,455
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 76,349,355	\$ 366,800	\$ 427,636	\$ 461,601	\$ 532,972
Employee Benefit - Defined Contribution	FS221	\$ 72,253,055	\$ 165,498	\$ 191,626	\$ 201,088	\$ 244,460
Employee Benefit - Defined Benefit	FS231	\$ 2,857,677	\$ 145,777	\$ 177,919	\$ 213,884	\$ 239,641
Other Retirement Accounts	FS241	\$ 1,238,623	\$ 55,525	\$ 58,091	\$ 46,629	\$ 48,871
Corporate Trust and Agency Accounts	FS251	\$ 8,505	\$ 13,247	\$ 17,835	\$ 19,528	\$ 23,027
Other Fiduciary Accounts	FS271	\$ 22,604	\$ 885	\$ 2,374	\$ 3,917	\$ 5,179
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 141,691,788</b>	<b>\$ 9,913,425</b>	<b>\$ 11,310,834</b>	<b>\$ 11,842,698</b>	<b>\$ 12,082,315</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>11,987</b>	<b>10,682</b>	<b>10,455</b>	<b>9,783</b>	<b>14,287</b>
Personal Trust and Agency Accounts	FS212	5,296	4,369	4,294	3,864	8,270
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,259	2,478	2,436	2,443	2,366
Employee Benefit - Defined Contribution	FS222	56	84	88	261	116
Employee Benefit - Defined Benefit	FS232	26	11	11	12	43
Other Retirement Accounts	FS242	2,177	2,383	2,337	2,170	2,207
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	4,422	3,825	3,716	3,467	3,643
Other Fiduciary Accounts	FS272	10	10	9	9	8
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>18,118</b>	<b>928</b>	<b>943</b>	<b>947</b>	<b>987</b>
Personal Trust and Agency Accounts	FS213	1,148	428	429	421	420
Retirement-related Trust and Agency Accounts - Total	SUB6130	16,809	470	472	480	518
Employee Benefit - Defined Contribution	FS223	16,038	224	224	216	235
Employee Benefit - Defined Benefit	FS233	265	29	29	35	38
Other Retirement Accounts	FS243	506	217	219	229	245
Corporate Trust and Agency Accounts	FS253	6	23	24	24	25
Other Fiduciary Accounts	FS273	155	7	18	22	24
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>6,347,100</b>	<b>263,087</b>	<b>248,940</b>	<b>237,736</b>	<b>225,299</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 84,587</b>	<b>\$ 65,370</b>	<b>\$ 45,867</b>	<b>\$ 33,979</b>	<b>\$ 28,809</b>
Personal Trust and Agency Accounts	FS310	\$ 6,825	\$ 18,110	\$ 13,542	\$ 8,795	\$ 11,470
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 10,872	\$ 9,489	\$ 6,908	\$ 4,542	\$ 3,155
Employee Benefit - Defined Contribution	FS320	\$ 7,873	\$ 828	\$ 506	\$ 341	\$ 392
Employee Benefit - Defined Benefit	FS330	\$ 796	\$ 356	\$ 264	\$ 182	\$ 609
Other Retirement Accounts	FS340	\$ 2,203	\$ 8,305	\$ 6,138	\$ 4,019	\$ 2,154
Corporate Trust and Agency Accounts	FS350	\$ 2	\$ 39	\$ 18	\$ 15	\$ 3
Investment Management Agency Accounts	FS360	\$ 5,536	\$ 20,268	\$ 15,007	\$ 9,842	\$ 5,545
Other Fiduciary Accounts	FS370	\$ 16	\$ 224	\$ 56	\$ 39	\$ 20
Custody and Safekeeping Accounts	FS380	\$ 18,343	\$ 6,712	\$ 4,943	\$ 9,091	\$ 7,541
Other Fiduciary and Related Services	FS390	\$ 42,993	\$ 10,528	\$ 5,393	\$ 1,655	\$ 1,075
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 31,004</b>	<b>\$ 34,665</b>	<b>\$ 7,047</b>	<b>\$ 3,843</b>	<b>\$ 1,855</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 42</b>	<b>\$ 273</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$- 4,416</b>	<b>\$ 150</b>	<b>\$ 2,069</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 49,125</b>	<b>\$ 30,582</b>	<b>\$ 40,889</b>	<b>\$ 30,135</b>	<b>\$ 26,953</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 1,234,745</b>	<b>\$ 1,663,345</b>	<b>\$ 322,408</b>	<b>\$ 391,696</b>	<b>\$ 305,139</b>
Non-Interest-Bearing Deposits	FS410	\$ 241	\$ 1,783	\$ 138	\$ 142	\$ 116
Interest-Bearing Deposits	FS415	\$ 7,620	\$ 36,514	\$ 2,790	\$ 3,801	\$ 3,447
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 56,955	\$ 81,685	\$ 14,843	\$ 23,589	\$ 13,945
State, County and Municipal Obligations	FS425	\$ 125,441	\$ 207,373	\$ 19,695	\$ 25,654	\$ 20,541
Money Market Mutual Funds	FS430	\$ 135,752	\$ 207,327	\$ 29,876	\$ 37,985	\$ 24,538
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 80,553	\$ 114,659	\$ 22,438	\$ 29,612	\$ 13,255
Common and Preferred Stock	FS445	\$ 478,058	\$ 858,815	\$ 204,905	\$ 238,397	\$ 209,011
Real Estate Mortgages	FS450	\$ 9,567	\$ 1,689	\$ 58	\$ 59	\$ 198
Real Estate	FS455	\$ 240,652	\$ 95,258	\$ 12,290	\$ 11,378	\$ 6,073
Miscellaneous Assets	FS460	\$ 99,906	\$ 58,242	\$ 15,375	\$ 21,079	\$ 14,015
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	5	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	6	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 26,180</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	7	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	19	0	0	0	0
Taxable Bond	FS640	3	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 7,896,590</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 895,760	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 1,012,497	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 1,985,914	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 4,002,419	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 14</b>	<b>\$ 132</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 1</b>
Personal Trust and Agency Accounts	FS710	\$ 3	\$ 74	\$ 0	\$ 1	\$ 1
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 27	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 11	\$ 31	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 247</b>	<b>\$ 157</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 154	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 247	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 220</b>	<b>\$ 16</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 1	\$ 10	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 219	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Total Equity Capital (SC84)	CCR100	\$ 49,775,327	\$ 13,365,115	\$ 13,688,420	\$ 12,529,766	\$ 12,571,052
Equity Capital Deductions - Total	SUB1631	\$ 8,552,083	\$ 782,156	\$ 714,270	\$ 595,694	\$ 645,580
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 22,709	\$ 28,491	\$ 34,371	\$ 34,427	\$ 31,851
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,511,799	\$ 607,319	\$ 628,911	\$ 519,318	\$ 539,861
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,983,120	\$ 145,755	\$ 50,397	\$ 39,190	\$ 71,803
Other	CCR134	\$ 34,455	\$ 591	\$ 591	\$ 2,759	\$ 2,065
Equity Capital Additions -Total	SUB1641	\$ 2,609,056	\$ 1,195,784	\$ 845,931	\$ 883,729	\$ 716,065
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,422,178	\$ 880,710	\$ 529,322	\$ 572,417	\$ 406,775

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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 4,457	\$ 141	\$ 165	\$ 135	\$ 127
Other	CCR195	\$ 182,421	\$ 9,866	\$ 11,385	\$ 6,122	\$ 4,106
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 43,832,300</b>	<b>\$ 13,778,743</b>	<b>\$ 13,820,081</b>	<b>\$ 12,817,801</b>	<b>\$ 12,641,537</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 475,972,772</b>	<b>\$ 162,098,083</b>	<b>\$ 159,934,145</b>	<b>\$ 150,344,501</b>	<b>\$ 147,199,590</b>
Asset Deductions - Total	SUB1651	\$ 8,553,868	\$ 801,980	\$ 733,544	\$ 611,872	\$ 663,373
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 25,060	\$ 47,642	\$ 51,130	\$ 47,733	\$ 46,613
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,511,804	\$ 607,906	\$ 631,341	\$ 522,105	\$ 542,818
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,983,120	\$ 145,755	\$ 50,397	\$ 39,190	\$ 71,803
Other	CCR275	\$ 33,884	\$ 677	\$ 676	\$ 2,844	\$ 2,139
Asset Additions - Total	SUB1661	\$ 2,319,700	\$ 579,922	\$ 504,672	\$ 527,697	\$ 249,080
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 2,298,512	\$ 570,482	\$ 493,364	\$ 519,025	\$ 241,195
Intangible Assets	CCR285	\$ 4,457	\$ 141	\$ 165	\$ 135	\$ 127
Other	CCR290	\$ 16,731	\$ 9,299	\$ 11,143	\$ 8,537	\$ 7,758
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 469,738,604</b>	<b>\$ 161,876,025</b>	<b>\$ 159,705,273</b>	<b>\$ 150,260,326</b>	<b>\$ 146,785,297</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 18,722,601</b>	<b>\$ 6,445,783</b>	<b>\$ 6,360,026</b>	<b>\$ 5,974,837</b>	<b>\$ 5,804,912</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 43,832,300</b>	<b>\$ 13,778,743</b>	<b>\$ 13,820,081</b>	<b>\$ 12,817,801</b>	<b>\$ 12,641,537</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 483	\$ 145	\$ 1,225	\$ 793	\$ 1,485
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 262,843	\$ 237,294	\$ 236,911	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 33,817	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 3,587,312	\$ 1,098,214	\$ 1,062,383	\$ 1,036,454	\$ 1,012,590
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,093
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 3,884,455</b>	<b>\$ 1,335,653</b>	<b>\$ 1,300,519</b>	<b>\$ 1,037,247</b>	<b>\$ 1,017,168</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 3,884,455</b>	<b>\$ 1,335,244</b>	<b>\$ 1,300,519</b>	<b>\$ 1,037,247</b>	<b>\$ 1,017,168</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 16,485	\$ 22,622	\$ 22,284	\$ 22,031	\$ 22,148
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,106,778	\$ 207,864	\$ 254,277	\$ 160,061	\$ 154,230
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 46,593,492</b>	<b>\$ 14,883,501</b>	<b>\$ 14,844,039</b>	<b>\$ 13,672,956</b>	<b>\$ 13,482,327</b>
0% R/W Category - Cash	CCR400	\$ 1,667,255	\$ 625,591	\$ 438,376	\$ 440,161	\$ 417,174
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,861,355	\$ 1,215,175	\$ 1,815,004	\$ 1,602,062	\$ 2,200,507
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,731,607	\$ 7,132	\$ 13,641	\$ 8,602	\$ 10,013



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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 7,026,715	\$ 4,326,655	\$ 2,096,082	\$ 1,875,622	\$ 1,736,659
0% R/W Category - Assets Total	CCR420	\$ 17,286,932	\$ 6,174,553	\$ 4,363,103	\$ 3,926,447	\$ 4,364,353
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 38,498,231	\$ 13,858,244	\$ 13,974,180	\$ 16,014,136	\$ 16,236,792
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,485,749	\$ 4,338,904	\$ 5,203,023	\$ 4,084,799	\$ 4,657,998
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 312,930	\$ 344,899	\$ 333,127	\$ 325,639	\$ 304,651
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 34,124,137	\$ 24,087,399	\$ 27,425,678	\$ 21,516,002	\$ 17,656,023
20% R/W Category - Other	CCR450	\$ 24,085,111	\$ 9,793,944	\$ 7,453,081	\$ 7,180,291	\$ 6,933,781
20% R/W Category - Assets Total	CCR455	\$ 104,506,158	\$ 52,423,390	\$ 54,389,089	\$ 49,120,867	\$ 45,789,245
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 20,901,235</b>	<b>\$ 10,484,674</b>	<b>\$ 10,877,819</b>	<b>\$ 9,824,168</b>	<b>\$ 9,157,845</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 142,840,168	\$ 29,770,456	\$ 31,315,870	\$ 31,568,400	\$ 31,938,688
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,960,391	\$ 880,116	\$ 866,725	\$ 819,461	\$ 741,140
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,791,512	\$ 1,300,579	\$ 1,720,487	\$ 346,738	\$ 362,918
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 98,828	\$ 94,076	\$ 87,246	\$ 83,328	\$ 82,219
50% R/W Category - Other	CCR480	\$ 1,781,106	\$ 152,375	\$ 184,614	\$ 191,155	\$ 204,441
50% R/W Category - Assets Total	CCR485	\$ 151,472,005	\$ 32,197,602	\$ 34,174,942	\$ 33,009,082	\$ 33,329,406
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 75,736,048</b>	<b>\$ 16,098,845</b>	<b>\$ 17,087,511</b>	<b>\$ 16,504,583</b>	<b>\$ 16,664,745</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 18,318,430	\$ 3,177,376	\$ 2,581,355	\$ 1,197,669	\$ 1,059,107
100% R/W Category - All Other Assets	CCR506	\$ 206,735,266	\$ 74,148,825	\$ 70,897,269	\$ 69,023,316	\$ 68,163,201
100% R/W Category - Assets Total	CCR510	\$ 225,053,696	\$ 77,326,201	\$ 73,478,624	\$ 70,220,985	\$ 69,222,308
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 225,053,696</b>	<b>\$ 77,326,201</b>	<b>\$ 73,478,624</b>	<b>\$ 70,220,985</b>	<b>\$ 69,222,308</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 3,598	\$ 4,212	\$ 3,309	\$ 2,904	\$ 2,646
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 44,977</b>	<b>\$ 52,651</b>	<b>\$ 41,364</b>	<b>\$ 36,300</b>	<b>\$ 33,076</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 498,322,389</b>	<b>\$ 168,125,958</b>	<b>\$ 166,409,067</b>	<b>\$ 156,280,285</b>	<b>\$ 152,707,958</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 321,735,914</b>	<b>\$ 103,962,338</b>	<b>\$ 101,485,285</b>	<b>\$ 96,586,001</b>	<b>\$ 95,077,950</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,861,638	\$ 411,170	\$ 606,821	\$ 390,535	\$ 117,621
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 316,874,276</b>	<b>\$ 103,551,168</b>	<b>\$ 100,878,464</b>	<b>\$ 96,195,466</b>	<b>\$ 94,960,329</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 25,351,195</b>	<b>\$ 8,284,086</b>	<b>\$ 8,070,277</b>	<b>\$ 7,694,495</b>	<b>\$ 7,596,821</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>9.33%</b>	<b>8.51%</b>	<b>8.65%</b>	<b>8.53%</b>	<b>8.61%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.70%</b>	<b>14.37%</b>	<b>14.71%</b>	<b>14.21%</b>	<b>14.20%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.48%</b>	<b>13.11%</b>	<b>13.45%</b>	<b>13.16%</b>	<b>13.15%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>9.33%</b>	<b>8.51%</b>	<b>8.65%</b>	<b>8.53%</b>	<b>8.61%</b>

\*Note

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

\*Note

Prior to the 200903 cycle, the Western region was named Midwest.