

**Golden West Chargeoffs, 1968-2005:**

	<b>Golden West Chargeoffs (Recoveries)</b>
	<b>As % of Average Loans Outstanding (in basis points)</b>
2005	0
2004	0
2003	0
2002	0
2001	0
2000	0
1999	(1)
1998	0
1997	6
1996	10
1995	15
1994	18
1993	16
1992	9
1991	7
1990	7
1989	4
1988	6
1987	8
1986	10
1985	3
1984	0
1983	(1)
1982	(1)
1981	(1)
1980	0
1979	0
1978	(1)
1977	1
1976	1
1975	0
1974	0
1973	(1)
1972	(4)
1971	1
1970	0
1969	(7)
1968	1

**Notes:**

- (1) One basis point equals one one-hundredth (1/100) of one percent, or 0.01%
- (2) These statistics are from readily available public records.