

**Golden West Selected Performance Data, 1968-2005:
Chargeoffs, Expenses, Capital**

	Golden West Chargeoffs (Recoveries)	Expenses		Capital (Stockholders' Equity)	
	As % of Average Loans Outstanding (in basis points)	\$ (in thousands)	General and Administrative Expenses as % of Average Assets	\$ (in millions)	As % of Total Assets
2005	0	\$2,541	0.82%	\$8,671	6.96%
2004	0	3,228	0.90	7,275	6.81
2003	0	3,024	0.98	5,947	7.20
2002	0	1,086	0.96	5,025	7.35
2001	0	2,074	0.90	4,284	7.31
2000	0	151	0.87	3,687	6.62
1999	(1)	(1,800)	0.98	3,195	7.58
1998	0	74	0.90	3,124	8.12
1997	6	20,031	0.84	2,698	6.81
1996	10	30,542	0.89 ¹	2,350	6.23
1995	15	43,205	0.93	2,278	6.49
1994	18	45,661	1.02	2,000	6.31
1993	16	37,330	0.97	2,066	7.16
1992	9	20,330	0.99	1,727	6.67
1991	7	13,747	0.99	1,449	5.96
1990	7	12,865	0.99	1,220	5.41
1989	4	6,216	0.97	1,046	5.36
1988	6	7,656	1.14	896	5.36
1987	8	7,427	1.15	765	5.98
1986	10	7,562	1.04	622	5.02
1985	3	2,144	1.00	436	3.61
1984	0	147	1.01	281	2.67
1983	(1)	(404)	1.09	235	2.87
1982	(1)	(247)	0.97	158	2.17
1981	(1)	(186)	0.85	177	3.19
1980	0	(87)	0.78	212	3.80
1979	0	(87)	0.94	181	4.65
1978	(1)	(355)	1.05	151	4.60
1977	1	235	1.19	127	4.91
1976	1	284	1.26	103	4.84
1975	0	(47)	1.13	83	4.67
1974	0	(27)	1.05	54	6.21
1973	(1)	(53)	1.12	46	6.27
1972	(4)	(206)	1.11	38	6.29
1971	1	45	1.22	31	6.55
1970	0	(3)	1.15	27	6.87
1969	(7)	(145)	1.21	23	6.59
1968	1	13	1.13	21	6.44

¹Excludes a one-time assessment of \$133 million for 1996 to recapitalize the Savings Association Insurance Fund (SAIF).