

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	6	6	6	7	7

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	0	0	0	0	0
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
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 9,735,820	\$ 6,181,231	\$ 5,097,100	\$ 12,801,758	\$ 14,102,229
Cash and Non-Interest-Earning Deposits	SC110	\$ 335,814	\$ 144,327	\$ 266,010	\$ 386,147	\$ 551,558
Interest-Earning Deposits in FHLBs	SC112	\$ 62,036	\$ 32,214	\$ 34,720	\$ 9,793	\$ 20,133
Other Interest-Earning Deposits	SC118	\$ 2,645,268	\$ 4,233,608	\$ 3,603,426	\$ 4,126,099	\$ 3,092,448
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 683,838	\$ 601,722	\$ 9,497	\$ 7,053	\$ 617
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 5,403,067	\$ 1,043,773	\$ 1,038,513	\$ 4,405,307	\$ 7,131,140
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,889	\$ 3,867	\$ 3,863	\$ 6,390	\$ 8,061
State and Municipal Obligations	SC180	\$ 45,243	\$ 71,983	\$ 91,675	\$ 1,511,811	\$ 1,243,215
Securities Backed by Nonmortgage Loans	SC182	\$ 20,358	\$ 26,387	\$ 29,419	\$ 1,088,887	\$ 29,550
Other Investment Securities	SC185	\$ 512,355	\$ 9,736	\$ 9,593	\$ 1,206,790	\$ 1,959,500
Accrued Interest Receivable	SC191	\$ 23,952	\$ 13,614	\$ 10,384	\$ 53,481	\$ 66,007
Mortgage-Backed Securities - Gross	SUB0072	\$ 279,914	\$ 320,544	\$ 326,128	\$ 17,219,536	\$ 16,945,870
Mortgage-Backed Securities - Total	SC22	\$ 279,914	\$ 320,544	\$ 326,128	\$ 17,219,536	\$ 16,945,870
Pass-Through - Total	SUB0073	\$ 147,452	\$ 194,945	\$ 194,757	\$ 5,329,111	\$ 5,474,355
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 147,452	\$ 194,945	\$ 194,757	\$ 5,327,783	\$ 5,472,928
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 1,328	\$ 1,427
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 130,185	\$ 124,734	\$ 130,445	\$ 11,810,531	\$ 11,392,717
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 122,556	\$ 124,734	\$ 130,445	\$ 2,685,508	\$ 1,506,022
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,629	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 9,125,023	\$ 9,886,695
Accrued Interest Receivable	SC228	\$ 2,277	\$ 865	\$ 926	\$ 79,894	\$ 78,798

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 356,889	\$ 364,576	\$ 370,814	\$ 9,084,408	\$ 9,975,698
Mortgage Loans - Total	SC26	\$ 353,621	\$ 360,790	\$ 367,965	\$ 9,017,866	\$ 9,893,393
Construction Loans - Total	SUB0100	\$ 20,294	\$ 23,888	\$ 36,672	\$ 42,367	\$ 44,126
Residential - Total	SUB0110	\$ 17,010	\$ 18,554	\$ 25,610	\$ 33,254	\$ 36,677
1-4 Dwelling Units	SC230	\$ 17,000	\$ 18,554	\$ 25,482	\$ 33,204	\$ 36,627
Multifamily (5 or more) Dwelling Units	SC235	\$ 10	\$ 0	\$ 128	\$ 50	\$ 50
Nonresidential Property	SC240	\$ 3,284	\$ 5,334	\$ 11,062	\$ 9,113	\$ 7,449
Permanent Loans - Total	SUB0121	\$ 334,893	\$ 338,754	\$ 332,170	\$ 8,999,216	\$ 9,882,808
Residential - Total	SUB0131	\$ 230,747	\$ 232,192	\$ 228,032	\$ 8,885,581	\$ 9,772,817
1-4 Dwelling Units - Total	SUB0141	\$ 219,463	\$ 220,865	\$ 216,681	\$ 593,052	\$ 606,286
Revolving Open-End Loans	SC251	\$ 35,582	\$ 34,624	\$ 33,585	\$ 319,148	\$ 326,833
All Other - First Liens	SC254	\$ 126,984	\$ 127,110	\$ 121,816	\$ 204,024	\$ 200,761
All Other - Junior Liens	SC255	\$ 56,897	\$ 59,131	\$ 61,280	\$ 69,880	\$ 78,692
Multifamily (5 or more) Dwelling Units	SC256	\$ 11,284	\$ 11,327	\$ 11,351	\$ 8,292,529	\$ 9,166,531
Nonresidential Property (Except Land)	SC260	\$ 54,972	\$ 57,587	\$ 52,728	\$ 52,536	\$ 48,212
Land	SC265	\$ 49,174	\$ 48,975	\$ 51,410	\$ 61,099	\$ 61,779
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 7,455	\$- 6,200	\$- 5,519	\$- 885,351	\$- 574,225
Accrued Interest Receivable	SC272	\$ 1,702	\$ 1,934	\$ 1,972	\$ 42,825	\$ 48,764
Advances for Taxes and Insurance	SC275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 3,268	\$ 3,786	\$ 2,849	\$ 66,542	\$ 82,305
Nonmortgage Loans - Gross	SUB0162	\$ 41,504,164	\$ 46,119,402	\$ 34,390,706	\$ 46,644,838	\$ 42,744,409
Nonmortgage Loans - Total	SC31	\$ 38,625,114	\$ 43,465,023	\$ 32,492,097	\$ 44,871,077	\$ 41,359,169
Commercial Loans - Total	SC32	\$ 14,859,875	\$ 16,174,909	\$ 11,066,081	\$ 22,946,429	\$ 18,822,694
Secured	SC300	\$ 14,373	\$ 13,884	\$ 12,213	\$ 10,083	\$ 9,806
Unsecured	SC303	\$ 14,845,502	\$ 16,161,025	\$ 11,053,868	\$ 22,936,346	\$ 18,812,888
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 26,440,899	\$ 29,714,529	\$ 23,111,385	\$ 23,469,229	\$ 23,716,120
Loans on Deposits	SC310	\$ 1,478	\$ 1,395	\$ 335	\$ 434	\$ 412
Home Improvement Loans (Not secured by real estate)	SC316	\$ 116,673	\$ 125,620	\$ 7,711	\$ 715,231	\$ 673,975
Education Loans	SC320	\$ 89	\$ 106	\$ 118	\$ 123	\$ 134
Auto Loans	SC323	\$ 81,369	\$ 87,125	\$ 80,571	\$ 60,902	\$ 15,079
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 20,737,187	\$ 23,361,481	\$ 20,237,463	\$ 19,684,568	\$ 19,944,692

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other, Including Lease Receivables	SC330	\$ 5,504,103	\$ 6,138,802	\$ 2,785,187	\$ 3,007,971	\$ 3,081,828
Accrued Interest Receivable	SC348	\$ 203,390	\$ 229,964	\$ 213,240	\$ 229,180	\$ 205,595
Allowance for Loan and Lease Losses	SC357	\$ 2,879,050	\$ 2,654,379	\$ 1,898,609	\$ 1,773,761	\$ 1,385,240
Repossessed Assets - Gross	SUB0201	\$ 65,119	\$ 67,527	\$ 47,218	\$ 41,704	\$ 44,868
Repossessed Assets - Total	SC40	\$ 27,200	\$ 32,681	\$ 23,884	\$ 20,315	\$ 19,808
Real Estate - Total	SUB0210	\$ 4,101	\$ 4,068	\$ 3,397	\$ 2,261	\$ 2,250
Construction	SC405	\$ 1,439	\$ 1,624	\$ 2,807	\$ 1,300	\$ 1,467
Residential - Total	SUB0225	\$ 2,029	\$ 2,061	\$ 135	\$ 297	\$ 328
1-4 Dwelling Units	SC415	\$ 2,029	\$ 2,061	\$ 135	\$ 297	\$ 328
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 209	\$ 0
Land	SC428	\$ 633	\$ 383	\$ 455	\$ 455	\$ 455
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 61,018	\$ 63,459	\$ 43,821	\$ 39,443	\$ 42,618
General Valuation Allowances	SC441	\$ 37,919	\$ 34,846	\$ 23,334	\$ 21,389	\$ 25,060
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 47,461	\$ 47,566	\$ 46,160	\$ 724,238	\$ 774,052
Federal Home Loan Bank Stock	SC510	\$ 33,157	\$ 32,932	\$ 32,756	\$ 709,257	\$ 759,032
Other	SC540	\$ 14,304	\$ 14,634	\$ 13,404	\$ 14,981	\$ 15,020
Office Premises and Equipment	SC55	\$ 50,043	\$ 52,271	\$ 54,891	\$ 63,344	\$ 76,711
Other Assets - Gross	SUB0262	\$ 2,732,326	\$ 2,635,782	\$ 1,818,032	\$ 2,616,251	\$ 2,510,744
Other Assets - Total	SC59	\$ 2,732,326	\$ 2,635,782	\$ 1,818,032	\$ 2,616,251	\$ 2,510,744
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 18,005	\$ 17,828	\$ 17,631	\$ 17,432	\$ 17,224
Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 88	\$ 73	\$ 103	\$ 140	\$ 192
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 628,889	\$ 647,985	\$ 692,202	\$ 709,904	\$ 725,825
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 2,893	\$ 6,374	\$ 31,058	\$ 47,758
Other Assets	SC689	\$ 2,085,344	\$ 1,967,003	\$ 1,101,722	\$ 1,857,717	\$ 1,719,745
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 2,920,237	\$ 2,693,011	\$ 1,924,792	\$ 1,861,692	\$ 1,492,605
Total Assets - Gross	SUB0283	\$ 54,771,736	\$ 55,788,899	\$ 42,151,049	\$ 89,196,077	\$ 87,174,581
Total Assets	SC60	\$ 51,851,499	\$ 53,095,888	\$ 40,226,257	\$ 87,334,385	\$ 85,681,976
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 22,987,728	\$ 24,178,083	\$ 15,229,891	\$ 17,996,110	\$ 13,254,718
Deposits	SC710	\$ 22,987,606	\$ 24,177,818	\$ 15,229,743	\$ 17,996,240	\$ 13,251,025
Escrows	SC712	\$ 677	\$ 720	\$ 548	\$ 7,523	\$ 5,121
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 555	\$- 455	\$- 400	\$- 7,653	\$- 1,428
Borrowings - Total	SC72	\$ 15,236,083	\$ 16,000,716	\$ 15,156,353	\$ 29,017,828	\$ 24,569,971
Advances from FHLBank	SC720	\$ 154,100	\$ 201,100	\$ 228,000	\$ 10,947,246	\$ 12,220,159
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 23,650	\$ 96,604	\$ 1,413,961	\$ 1,207,711	\$ 561,139
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 15,058,333	\$ 15,703,012	\$ 13,514,392	\$ 16,862,871	\$ 11,788,673
Other Liabilities - Total	SC75	\$ 3,460,192	\$ 3,320,037	\$ 3,155,719	\$ 4,493,014	\$ 9,126,156
Accrued Interest Payable - Deposits	SC763	\$ 214,763	\$ 118,617	\$ 154,472	\$ 167,482	\$ 130,055
Accrued Interest Payable - Other	SC766	\$ 104,300	\$ 60,172	\$ 74,547	\$ 130,453	\$ 101,843
Accrued Taxes	SC776	\$ 242,643	\$ 331,538	\$ 45,715	\$ 80,790	\$ 631,998
Accounts Payable	SC780	\$ 829,029	\$ 1,059,285	\$ 972,939	\$ 831,535	\$ 915,453
Deferred Income Taxes	SC790	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 2,069,457	\$ 1,750,425	\$ 1,908,046	\$ 3,282,754	\$ 7,346,807
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 41,684,003	\$ 43,498,836	\$ 33,541,963	\$ 51,506,952	\$ 46,950,845
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 8,543,137	\$ 8,035,040	\$ 5,034,510	\$ 34,425,819	\$ 37,127,842
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Common Stock:						
Par Value	SC820	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341
Paid in Excess of Par	SC830	\$ 8,527,296	\$ 8,019,199	\$ 5,018,669	\$ 34,409,978	\$ 37,112,001
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,251	\$- 5,232	\$ 2,236	\$- 788,975	\$- 729,121
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 12,308	\$ 9,493	\$ 9,636	\$- 770,505	\$- 691,470
Gains (Losses) on Cash Flow Hedges	SC865	\$- 10,057	\$- 14,725	\$- 7,400	\$- 18,470	\$- 37,651
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,633,578	\$ 1,578,456	\$ 1,657,208	\$ 2,199,987	\$ 2,341,428
Other Components of Equity Capital	SC891	\$- 11,469	\$- 11,242	\$- 11,241	\$- 10,957	\$- 10,573
Total Savings Association Equity Capital	SC80	\$ 10,167,497	\$ 9,597,022	\$ 6,682,713	\$ 35,825,874	\$ 38,729,576
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 30	\$ 1,581	\$ 1,561	\$ 1,555
Total Equity Capital	SC84	\$ 10,167,497	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 51,851,500	\$ 53,095,888	\$ 40,226,257	\$ 87,334,387	\$ 85,681,976

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
 93049 - OTS-Regulated: Utah
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	5	\$ 810,227
7	Prepaid expenses	5	\$ 232,980
9	Advances for loans serviced for others	1	\$ 54
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 145,899
14	Other noninterest-bearing short-term accounts recv	1	\$ 47
99	Other	3	\$ 555,733

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 1,669
11	The liability recorded for post-retirement benefit	1	\$ 226
13	Amounts payable under interest-rate-swap agreement	1	\$ 35,899
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 1,375,951
99	Other	7	\$ 655,712

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,619,949	\$ 1,401,079	\$ 1,246,199	\$ 1,747,432	\$ 1,786,929
Deposits and Investment Securities	SO115	\$ 18,145	\$ 15,304	\$ 36,914	\$ 114,259	\$ 113,534
Mortgage-Backed Securities	SO125	\$ 2,589	\$ 3,742	\$ 3,539	\$ 249,637	\$ 250,890
Mortgage Loans	SO141	\$ 5,916	\$ 6,476	\$ 6,775	\$ 145,565	\$ 165,235
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 12	\$ 11	\$ 48	\$ 2,088	\$ 2,530
Nonmortgage Loans - Total	SUB0950	\$ 1,399,430	\$ 1,153,462	\$ 1,016,429	\$ 1,096,439	\$ 1,141,603
Commercial Loans and Leases	SO160	\$ 369,310	\$ 399,581	\$ 324,245	\$ 367,207	\$ 398,501
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 21,692	\$ 22,646	\$ 21,457	\$ 16,815	\$ 17,094
Consumer Loans and Leases	SO171	\$ 1,030,120	\$ 753,881	\$ 692,184	\$ 729,232	\$ 743,102
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 172,165	\$ 199,438	\$ 161,037	\$ 122,629	\$ 96,043
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 0	\$ 0	\$ 114	\$ 2,538	\$ 1,576
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 114	\$ 2,538	\$ 1,576
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 273,627	\$ 381,782	\$ 347,516	\$ 331,638	\$ 373,030
Deposits	SO215	\$ 172,454	\$ 173,896	\$ 111,898	\$ 120,592	\$ 106,205
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Advances from FHLBank	SO230	\$ 1,001	\$ 1,621	\$ 1,672	\$ 84,351	\$ 104,194
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 100,172	\$ 206,455	\$ 233,946	\$ 126,694	\$ 162,630
Capitalized Interest	SO271	\$ 0	\$ 190	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,346,322	\$ 1,019,297	\$ 898,797	\$ 1,418,332	\$ 1,415,475
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,263,044	\$ 1,344,709	\$ 796,787	\$ 1,003,259	\$ 697,090
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 83,278	\$- 325,412	\$ 102,010	\$ 415,073	\$ 718,385
Noninterest Income - Total	SO42	\$ 1,119,173	\$ 1,409,489	\$ 1,320,408	\$ 1,158,839	\$ 1,558,343
Mortgage Loan Servicing Fees	SO410	\$ 44	\$ 40	\$ 31	\$ 29	\$ 27
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 0	\$- 45	\$- 60	\$- 74	\$- 49

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Fees and Charges	SO420	\$ 974,962	\$ 1,109,023	\$ 1,299,355	\$ 1,416,199	\$ 1,410,397
Net Income (Loss) from Other - Total	SUB0451	\$ 144,822	\$ 302,629	\$ 46,175	\$ - 238,733	\$ 148,442
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 143,173	\$ 301,885	\$ 45,030	\$ - 239,403	\$ 150,268
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ 0	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$ - 305	\$ - 772	\$ - 23	\$ 23	\$ - 16
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,954	\$ - 2,562	\$ 895	\$ 9	\$ - 541
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 4,211	\$ 273	\$ 611	\$ 633
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ - 133	\$ 0	\$ 27	\$ - 1,902
Other Noninterest Income	SO488	\$ - 655	\$ - 2,158	\$ - 25,093	\$ - 18,582	\$ - 474
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,117,873	\$ 1,207,719	\$ 1,275,309	\$ 1,403,402	\$ 1,328,456
All Personnel Compensation and Expense	SO510	\$ 74,859	\$ 78,625	\$ 76,833	\$ 92,306	\$ 84,617
Legal Expense	SO520	\$ 1,895	\$ 2,477	\$ 2,435	\$ 2,716	\$ 2,682
Office Occupancy and Equipment Expense	SO530	\$ 35,206	\$ 38,111	\$ 39,486	\$ 36,341	\$ 22,036
Marketing and Other Professional Services	SO540	\$ 386,883	\$ 397,809	\$ 432,284	\$ 417,596	\$ 383,889
Loan Servicing Fees	SO550	\$ 40,173	\$ 50,699	\$ 40,624	\$ 169,755	\$ 182,793
Goodwill and Other Intangibles Expense	SO560	\$ 16,023	\$ 18,655	\$ 16,859	\$ 17,061	\$ 15,907
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 562,834	\$ 621,343	\$ 666,788	\$ 667,627	\$ 636,532
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Income (Loss) Before Income Taxes	SO60	\$ 84,578	\$- 123,642	\$ 147,109	\$ 170,510	\$ 948,272
Income Taxes - Total	SO71	\$ 27,773	\$- 45,026	\$ 71,031	\$ 58,991	\$ 361,750
Federal	SO710	\$ 35,781	\$- 45,708	\$ 65,646	\$ 60,219	\$ 311,940
State, Local & Other	SO720	\$- 8,008	\$ 682	\$ 5,385	\$- 1,228	\$ 49,810
Income (Loss) Before Extraordinary Items	SO81	\$ 56,805	\$- 78,616	\$ 76,078	\$ 111,519	\$ 586,522
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 56,805	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 56,805	\$- 78,616	\$ 76,078	\$ 111,519	\$ 586,522

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
 93049 - OTS-Regulated: Utah
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
14	Interest Income from CNFIs reported on SC655	1	\$- 865
15	Income from corporate-owned life insurance	1	\$ 178
99	Other	2	\$ 29

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	1	\$ 33
7	Office supplies, printing, and postage	2	\$ 99
8	Telephone, including data lines	2	\$ 100
14	Losses from fraud	1	\$ 81
99	Other	8	\$ 554,520

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,619,949	\$ 5,098,369	\$ 3,697,290	\$ 3,534,361	\$ 1,786,929
YTD - Deposits and Investment Securities	Y_SO115	\$ 18,145	\$ 122,809	\$ 107,505	\$ 227,793	\$ 113,534
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,589	\$ 14,039	\$ 10,297	\$ 500,527	\$ 250,890
YTD - Mortgage Loans	Y_SO141	\$ 5,916	\$ 27,401	\$ 20,925	\$ 310,800	\$ 165,235
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 12	\$ 2,037	\$ 2,026	\$ 4,618	\$ 2,530
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 369,310	\$ 1,406,889	\$ 1,007,308	\$ 765,708	\$ 398,501
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 21,692	\$ 78,010	\$ 55,364	\$ 33,909	\$ 17,094
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,030,120	\$ 2,870,959	\$ 2,117,078	\$ 1,472,334	\$ 743,102
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 172,165	\$ 576,225	\$ 376,787	\$ 218,672	\$ 96,043
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 0	\$ 283	\$ 283	\$ 4,114	\$ 1,576
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 0	\$ 283	\$ 283	\$ 4,114	\$ 1,576
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 273,627	\$ 1,209,637	\$ 827,855	\$ 704,668	\$ 373,030
YTD - Deposits	Y_SO215	\$ 172,454	\$ 481,555	\$ 307,659	\$ 226,797	\$ 106,205
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 2	\$ 1
YTD - Advances from FHLBank	Y_SO230	\$ 1,001	\$ 6,125	\$ 4,504	\$ 188,545	\$ 104,194
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 100,172	\$ 722,147	\$ 515,692	\$ 289,324	\$ 162,630
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 190	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,346,322	\$ 3,889,015	\$ 2,869,718	\$ 2,833,807	\$ 1,415,475
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,263,044	\$ 3,813,204	\$ 2,468,495	\$ 1,700,349	\$ 697,090
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 83,278	\$ 75,811	\$ 401,223	\$ 1,133,458	\$ 718,385
YTD - Noninterest Income - Total	Y_SO42	\$ 1,119,173	\$ 5,701,405	\$ 4,291,916	\$ 2,717,182	\$ 1,558,343
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 44	\$ 127	\$ 87	\$ 56	\$ 27
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 0	\$- 228	\$- 183	\$- 123	\$- 49

Office of Thrift Supervision Financial Reporting System Run Date: May 26, 2009, 11:19 AM	Industry Aggregate Report 93049 - OTS-Regulated: Utah March 2009	Frozen Aggregated Data (\$Thousands) [Screen Version]
--------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------

***** SENSITIVE *****

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	\$ 974,962	\$ 5,190,498	\$ 4,081,475	\$ 2,826,596	\$ 1,410,397
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 144,822	\$ 557,490	\$ 254,861	\$ - 90,291	\$ 148,442
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 143,173	\$ 554,899	\$ 253,014	\$ - 89,135	\$ 150,268
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$ 0	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 305	\$ - 805	\$ - 33	\$ 7	\$ - 16
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 1,954	\$ - 2,199	\$ 363	\$ - 532	\$ - 541
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 5,728	\$ 1,517	\$ 1,244	\$ 633
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ - 133	\$ 0	\$ - 1,875	\$ - 1,902
YTD - Other Noninterest Income	Y_SO488	\$ - 655	\$ - 46,482	\$ - 44,324	\$ - 19,056	\$ - 474
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,117,873	\$ 5,152,726	\$ 3,945,007	\$ 2,731,858	\$ 1,328,456
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 74,859	\$ 326,384	\$ 247,759	\$ 176,923	\$ 84,617
YTD - Legal Expense	Y_SO520	\$ 1,895	\$ 10,282	\$ 7,805	\$ 5,398	\$ 2,682
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 35,206	\$ 133,802	\$ 95,691	\$ 58,377	\$ 22,036
YTD - Marketing and Other Professional Services	Y_SO540	\$ 386,883	\$ 1,597,454	\$ 1,199,645	\$ 801,485	\$ 383,889
YTD - Loan Servicing Fees	Y_SO550	\$ 40,173	\$ 443,871	\$ 393,172	\$ 352,548	\$ 182,793
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 16,023	\$ 68,482	\$ 49,827	\$ 32,968	\$ 15,907
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 562,834	\$ 2,572,451	\$ 1,951,108	\$ 1,304,159	\$ 636,532
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 84,578	\$ 624,490	\$ 748,132	\$ 1,118,782	\$ 948,272
YTD - Income Taxes - Total	Y_SO71	\$ 27,773	\$ 260,945	\$ 305,971	\$ 420,741	\$ 361,750
YTD - Federal	Y_SO710	\$ 35,781	\$ 228,069	\$ 273,777	\$ 372,159	\$ 311,940
YTD - State, Local, and Other	Y_SO720	\$ - 8,008	\$ 32,876	\$ 32,194	\$ 48,582	\$ 49,810
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 56,805	\$ 363,545	\$ 442,161	\$ 698,041	\$ 586,522
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 56,805	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$ 0	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 56,805	\$ 363,545	\$ 442,161	\$ 698,041	\$ 586,522

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,693,012	\$ 1,924,790	\$ 1,796,901	\$ 1,492,604	\$ 1,483,189
Net Provision for Loss	VA115	\$ 1,262,985	\$ 1,341,125	\$ 796,787	\$ 1,003,217	\$ 697,090
Transfers	VA125	\$ 70	\$- 177	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 82,380	\$ 73,854	\$ 75,638	\$ 56,540	\$ 40,873
Adjustments	VA145	\$- 93,593	\$ 333,022	\$ 30,813	\$- 28,835	\$- 60,853
Charge-offs	VA155	\$ 1,024,616	\$ 979,602	\$ 775,349	\$ 661,834	\$ 667,695
General Valuation Allowances - Ending Balance	VA165	\$ 2,920,238	\$ 2,693,012	\$ 1,924,790	\$ 1,861,692	\$ 1,492,604
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,764	\$ 3	\$ 45	\$ 3	\$ 3
Net Provision for Loss	VA118	\$ 59	\$ 3,584	\$ 0	\$ 42	\$ 0
Transfers	VA128	\$- 70	\$ 177	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 687	\$ 0	\$ 42	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,066	\$ 3,764	\$ 3	\$ 45	\$ 3
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,696,776	\$ 1,924,793	\$ 1,796,946	\$ 1,492,607	\$ 1,483,192
Net Provision for Loss	VA120	\$ 1,263,044	\$ 1,344,709	\$ 796,787	\$ 1,003,259	\$ 697,090
Recoveries	VA140	\$ 82,380	\$ 73,854	\$ 75,638	\$ 56,540	\$ 40,873
Adjustments	VA150	\$- 93,593	\$ 333,022	\$ 30,813	\$- 28,835	\$- 60,853
Charge-offs	VA160	\$ 1,025,303	\$ 979,602	\$ 775,391	\$ 661,834	\$ 667,695
Total Valuation Allowances - Ending Balance	VA170	\$ 2,923,304	\$ 2,696,776	\$ 1,924,793	\$ 1,861,737	\$ 1,492,607
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,024,616	\$ 979,602	\$ 775,349	\$ 661,834	\$ 667,695
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,089	\$ 800	\$ 796	\$ 2,047	\$ 1,867
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,089	\$ 800	\$ 763	\$ 2,047	\$ 1,867
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 2,047	\$ 1,113
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,074	\$ 800	\$ 763	\$ 0	\$ 754
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,020,279	\$ 967,199	\$ 770,053	\$ 656,733	\$ 663,578
Commercial Loans	VA520	\$ 468,475	\$ 415,598	\$ 262,043	\$ 216,319	\$ 172,957
Consumer Loans - Total	SUB2061	\$ 551,804	\$ 551,601	\$ 508,010	\$ 440,414	\$ 490,621
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 232	\$ 134	\$ 85	\$ 10,357	\$ 5,859
Education Loans	VA530	\$ 13	\$ 0	\$ 0	\$ 0	\$ 7
Auto Loans	VA540	\$ 888	\$ 504	\$ 346	\$ 28	\$ 41
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 434,170	\$ 448,558	\$ 411,630	\$ 336,357	\$ 409,261
Other	VA560	\$ 116,501	\$ 102,405	\$ 95,949	\$ 93,672	\$ 75,453
Repossessed Assets - Total	VA60	\$ 3,248	\$ 11,603	\$ 4,500	\$ 3,054	\$ 2,250
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 368	\$ 33	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 91	\$ 75	\$ 14	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 23	\$ 0
Real Estate - Land	VA628	\$ 175	\$ 0	\$ 0	\$ 0	\$ 26
Other Repossessed Assets	VA630	\$ 3,073	\$ 11,512	\$ 4,057	\$ 2,984	\$ 2,224
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 82,380	\$ 73,854	\$ 75,638	\$ 56,540	\$ 40,873
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 8	\$ 20	\$ 8	\$ 10	\$ 9
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 8	\$ 20	\$ 8	\$ 10	\$ 9
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 10	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 8	\$ 20	\$ 8	\$ 0	\$ 7
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 82,372	\$ 73,834	\$ 75,630	\$ 56,530	\$ 40,864

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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	\$ 52,909	\$ 28,988	\$ 15,423	\$ 13,928	\$ 12,277
Consumer Loans - Total	SUB2161	\$ 29,463	\$ 44,846	\$ 60,207	\$ 42,602	\$ 28,587
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 5	\$ 2	\$ 0	\$ 2,399	\$ 973
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	VA541	\$ 159	\$ 23	\$ 15	\$ 5	\$ 3
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 21,448	\$ 36,326	\$ 50,393	\$ 32,908	\$ 21,878
Other	VA561	\$ 7,851	\$ 8,495	\$ 9,799	\$ 7,289	\$ 5,733
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ - 11	\$ 3,761	\$ 0	\$ 42	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 3,584	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 177	\$ 0	\$ 42	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 70	\$ 0	\$ 42	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 70	\$ 0	\$ 42	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 107	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 54	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 53	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 59	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$- 70	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$- 70	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 942,225	\$ 909,509	\$ 699,711	\$ 605,336	\$ 626,822
Deposits and Investment Securities	VA39	\$ 0	\$ 3,584	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,081	\$ 957	\$ 788	\$ 2,079	\$ 1,858
Construction - Total	SUB2330	\$ 0	\$ 70	\$ 33	\$ 42	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 70	\$ 33	\$ 42	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,081	\$ 887	\$ 755	\$ 2,037	\$ 1,858
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 2,037	\$ 1,111
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 15	\$ 54	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,066	\$ 780	\$ 755	\$ 0	\$ 747
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 53	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 937,966	\$ 893,365	\$ 694,423	\$ 600,203	\$ 622,714
Commercial Loans	VA525	\$ 415,566	\$ 386,610	\$ 246,620	\$ 202,391	\$ 160,680
Consumer Loans - Total	SUB2361	\$ 522,400	\$ 506,755	\$ 447,803	\$ 397,812	\$ 462,034
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 227	\$ 132	\$ 85	\$ 7,958	\$ 4,886
Education Loans	VA535	\$ 72	\$ 0	\$ 0	\$- 1	\$ 7
Auto Loans	VA545	\$ 729	\$ 481	\$ 331	\$ 23	\$ 38
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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
Credit Cards	VA559	\$ 412,722	\$ 412,232	\$ 361,237	\$ 303,449	\$ 387,383
Other	VA565	\$ 108,650	\$ 93,910	\$ 86,150	\$ 86,383	\$ 69,720
Repossessed Assets - Total	VA65	\$ 3,178	\$ 11,603	\$ 4,500	\$ 3,054	\$ 2,250
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 368	\$ 33	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 91	\$ 75	\$ 14	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 23	\$ 0
Real Estate - Land	VA631	\$ 105	\$ 0	\$ 0	\$ 0	\$ 26
Other Repossessed Assets	VA633	\$ 3,073	\$ 11,512	\$ 4,057	\$ 2,984	\$ 2,224
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 158,118	\$ 378,296	\$ 281,834	\$ 38,752	\$ 3,661
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 351,212	\$ 333,543	\$ 257,107	\$ 153,266	\$ 131,163
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 322	\$ 1,925	\$ 2,217	\$ 649	\$ 1,057
Construction	VA951	\$ 0	\$ 0	\$ 2,006	\$ 245	\$ 602
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 1,925	\$ 211	\$ 193	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 211	\$ 0
Permanent - Land	VA955	\$ 322	\$ 0	\$ 0	\$ 0	\$ 455
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 3,753	\$ 4,557	\$ 4,556	\$ 39,287	\$ 43,705
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,632,398	\$ 1,218,518	\$ 799,949	\$ 1,000,524	\$ 802,198
Substandard	VA965	\$ 1,632,017	\$ 1,218,093	\$ 799,736	\$ 948,186	\$ 788,836
Doubtful	VA970	\$ 381	\$ 425	\$ 213	\$ 52,338	\$ 13,362
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,555,163	\$ 2,339,210	\$ 1,677,502	\$ 1,607,750	\$ 1,427,962
Mortgages - Total	SUB2421	\$ 7,951	\$ 8,251	\$ 7,687	\$ 26,642	\$ 26,472
Construction and Land Loans	SUB2430	\$ 3,453	\$ 3,324	\$ 2,573	\$ 3,610	\$ 3,824
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,273	\$ 4,927	\$ 5,114	\$ 9,202	\$ 9,848
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,678	\$ 3,162	\$ 1,780	\$ 14,568	\$ 13,652
Nonmortgages - Total	SUB2461	\$ 2,547,212	\$ 2,330,959	\$ 1,669,815	\$ 1,581,108	\$ 1,401,490
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,111,784	\$ 1,720,460	\$ 1,269,502	\$ 1,225,153	\$ 1,096,035
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 951,147	\$ 1,153,979	\$ 901,760	\$ 833,574	\$ 791,032
Mortgage Loans - Total	SUB2481	\$ 2,539	\$ 4,333	\$ 3,021	\$ 13,463	\$ 18,729
Construction	PD115	\$ 0	\$ 0	\$ 214	\$ 0	\$ 1,870
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 485	\$ 433	\$ 433	\$ 970	\$ 2,573
Secured by First Liens	PD123	\$ 924	\$ 1,480	\$ 1,459	\$ 1,127	\$ 1,851
Secured by Junior Liens	PD124	\$ 811	\$ 1,046	\$ 697	\$ 924	\$ 764
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 10,125	\$ 9,674
Nonresidential Property (Except Land)	PD135	\$ 225	\$ 0	\$ 0	\$ 317	\$ 1,724
Land	PD138	\$ 94	\$ 1,374	\$ 218	\$ 0	\$ 273
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 242,760	\$ 418,569	\$ 246,812	\$ 230,259	\$ 241,679
Consumer Loans - Total	SUB2511	\$ 705,848	\$ 731,077	\$ 651,927	\$ 589,852	\$ 530,624
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 110	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 1,628	\$ 597	\$ 154	\$ 18,462	\$ 18,622
Education Loans	PD165	\$ 2	\$ 7	\$ 15	\$ 0	\$ 11
Auto Loans	PD167	\$ 855	\$ 1,327	\$ 707	\$ 433	\$ 39
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 585,451	\$ 624,382	\$ 554,718	\$ 486,192	\$ 393,845
Other	PD180	\$ 117,912	\$ 104,764	\$ 96,223	\$ 84,765	\$ 118,107
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 109,051	\$ 146,805	\$ 92,163	\$ 30,041	\$ 15,940
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 160,637	\$ 566,481	\$ 367,742	\$ 391,579	\$ 305,003
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$ 0	\$ 130	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 39	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 0	\$ 91	\$ 0
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 153,478	\$ 406,862	\$ 225,690	\$ 233,137	\$ 197,353
Consumer Loans - Total	SUB2521	\$ 7,159	\$ 159,619	\$ 142,052	\$ 158,312	\$ 107,650
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 6,404	\$ 159,359	\$ 141,852	\$ 158,040	\$ 107,497
Other	PD280	\$ 755	\$ 260	\$ 200	\$ 272	\$ 153
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 99,876	\$ 69,956	\$ 53,401	\$ 761	\$ 1
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,443,379	\$ 618,750	\$ 408,000	\$ 382,597	\$ 331,927
Mortgage Loans - Total	SUB2501	\$ 5,412	\$ 3,918	\$ 4,666	\$ 13,049	\$ 7,743

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Construction	PD315	\$ 0	\$ 162	\$ 579	\$ 2,872	\$ 1,102
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 478	\$ 518	\$ 233	\$ 4,076	\$ 3,971
Secured by First Liens	PD323	\$ 1,276	\$ 1,102	\$ 2,013	\$ 1,765	\$ 428
Secured by Junior Liens	PD324	\$ 299	\$ 348	\$ 279	\$ 210	\$ 261
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 2,058	\$ 1,402
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0	\$ 1,330	\$ 0
Land	PD338	\$ 3,359	\$ 1,788	\$ 1,562	\$ 738	\$ 579
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 628,138	\$ 111,139	\$ 23,277	\$ 15,902	\$ 9,397
Consumer Loans - Total	SUB2531	\$ 809,829	\$ 503,693	\$ 380,057	\$ 353,646	\$ 314,787
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 514	\$ 87	\$ 36	\$ 15,006	\$ 15,374
Education Loans	PD365	\$ 7	\$ 16	\$ 8	\$ 0	\$ 0
Auto Loans	PD367	\$ 269	\$ 178	\$ 109	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 714,133	\$ 413,702	\$ 299,294	\$ 262,026	\$ 206,150
Other	PD380	\$ 94,906	\$ 89,710	\$ 80,610	\$ 76,614	\$ 93,263
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 864	\$ 8,152	\$ 5,995	\$ 7,513	\$ 8,207
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,157	\$ 1,402	\$ 1,405	\$ 24,868	\$ 24,161
90% up to 100% LTV	LD110	\$ 2,157	\$ 1,402	\$ 1,405	\$ 10,111	\$ 8,987
100% and greater LTV	LD120	\$ 0	\$ 0	\$ 0	\$ 14,757	\$ 15,174
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 386	\$ 0	\$ 27	\$ 1,023	\$ 678
Past Due and Still Accruing - Total	SUB5240	\$ 27	\$ 0	\$ 27	\$ 90	\$ 486

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

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	\$ 27	\$ 0	\$ 27	\$ 90	\$ 486
90% up to 100% LTV	LD210	\$ 27	\$ 0	\$ 27	\$ 90	\$ 334
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 152
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 359	\$ 0	\$ 0	\$ 933	\$ 192
90% up to 100% LTV	LD250	\$ 359	\$ 0	\$ 0	\$ 376	\$ 192
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 557	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 396	\$ 0	\$ 0	\$ 29	\$ 213
90% up to 100% LTV	LD430	\$ 396	\$ 0	\$ 0	\$ 29	\$ 213
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 213
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 213
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 4,415	\$ 4,497	\$ 4,848	\$ 6,671	\$ 5,529
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 24,012	\$ 20,920	\$ 18,958	\$ 19,440	\$ 19,670
1-4 Dwelling Units Option ARM Loans	LD610	\$ 8,295	\$ 8,522	\$ 8,419	\$ 39,117	\$ 37,836
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 3,075	\$ 4,569
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 137	\$ 153

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 9,964	\$ 9,310	\$ 15,327	\$ 22,124	\$ 24,960
Mortgage Construction Loans	CC105	\$ 7,841	\$ 6,799	\$ 11,321	\$ 15,017	\$ 17,596
Other Mortgage Loans	CC115	\$ 2,123	\$ 2,511	\$ 4,006	\$ 7,107	\$ 7,364
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,880	\$ 1,581	\$ 1,060	\$ 596	\$ 286
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 10,651	\$ 8,589	\$ 1,912	\$ 4,971	\$ 3,079
1-4 Dwelling Units	CC280	\$ 10,651	\$ 8,344	\$ 1,912	\$ 2,252	\$ 3,079
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 0	\$ 245	\$ 0	\$ 2,719	\$ 0
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 185	\$ 0	\$ 0	\$ 194	\$ 217
Commitments Outstanding to Purchase Loans	CC320	\$ 589	\$ 500	\$ 610	\$ 619	\$ 610
Commitments Outstanding to Sell Loans	CC330	\$ 244,677	\$ 303,773	\$ 234,864	\$ 250,780	\$ 244,346
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 317,591,415	\$ 328,632,114	\$ 478,954,454	\$ 560,796,729	\$ 554,967,779
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 25,097	\$ 22,024	\$ 31,553	\$ 229,102	\$ 256,532
Commercial Lines	CC420	\$ 29,653,698	\$ 32,025,717	\$ 34,049,056	\$ 36,344,603	\$ 39,986,211
Open-End Consumer Lines - Credit Cards	CC423	\$ 287,407,756	\$ 296,027,126	\$ 443,823,283	\$ 521,780,159	\$ 512,378,917
Open-End Consumer Lines - Other	CC425	\$ 504,864	\$ 557,247	\$ 1,050,562	\$ 2,442,865	\$ 2,346,119
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 0	\$ 0	\$ 0	\$ 5,138	\$ 5,138
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 0	\$ 5,138	\$ 5,138
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 10,124,565	\$ 10,758,389	\$ 10,482,208	\$ 14,620,378	\$ 13,404,213
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 220,106	\$ 225,316	\$ 226,253	\$ 256,606	\$ 248,651
Other Contingent Liabilities	CC480	\$ 205,850	\$ 200	\$ 690	\$ 691	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 12,780	\$ 2,130	\$ 0	\$ 235,316	\$ 299,314
Sales	CF145	\$ 45,791	\$ 0	\$ 0	\$ 92,655	\$ 245,573
Other Balance Changes	CF148	\$- 13,154	\$- 3,248	\$- 9,482	\$- 286,352	\$- 136,129
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 7,600	\$ 0	\$ 0	\$ 1,651,535	\$ 1,558,628
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 753,062	\$ 1,241,030
Other Balance Changes	CF158	\$- 2,149	\$- 5,711	\$- 7,141	\$- 480,658	\$- 1,120,818
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 20,380	\$ 2,130	\$ 0	\$ 1,886,851	\$ 1,857,942
Sales - Total	SUB3821	\$ 45,791	\$ 0	\$ 0	\$ 845,717	\$ 1,486,603
Net Purchases - Total	SUB3826	\$- 25,411	\$ 2,130	\$ 0	\$ 1,041,134	\$ 371,339
Mortgage Loans Disbursed - Total	SUB3831	\$ 49,629	\$ 44,705	\$ 54,777	\$ 80,462	\$ 58,837
Construction Loans - Total	SUB3840	\$ 16,421	\$ 14,053	\$ 19,522	\$ 27,292	\$ 19,781
1-4 Dwelling Units	CF190	\$ 9,209	\$ 7,404	\$ 13,054	\$ 15,116	\$ 18,521
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 78	\$ 3,670	\$ 0
Nonresidential	CF210	\$ 7,212	\$ 6,649	\$ 6,390	\$ 8,506	\$ 1,260
Permanent Loans - Total	SUB3851	\$ 33,208	\$ 30,652	\$ 35,255	\$ 53,170	\$ 39,056
1-4 Dwelling Units	CF225	\$ 30,967	\$ 21,349	\$ 27,770	\$ 34,138	\$ 31,329
Home Equity and Junior Liens	CF226	\$ 3,110	\$ 3,778	\$ 765	\$ 2,428	\$ 4,465
Multifamily (5 or more) Dwelling Units	CF245	\$ 13	\$ 31	\$ 1,083	\$ 1,237	\$ 317
Nonresidential (Except Land)	CF260	\$ 550	\$ 8,027	\$ 4,000	\$ 14,377	\$ 2,613
Land	CF270	\$ 1,678	\$ 1,245	\$ 2,402	\$ 3,418	\$ 4,797
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 0	\$ 0	\$ 3	\$ 4
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 3	\$ 4
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 24,960	\$ 10,424	\$ 19,538	\$ 35,102	\$ 14,847
1-4 Dwelling Units	CF310	\$ 24,960	\$ 10,424	\$ 15,609	\$ 27,069	\$ 14,847
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 26, 2009, 11:19 AM	Industry Aggregate Report 93049 - OTS-Regulated: Utah March 2009	Frozen Aggregated Data (\$Thousands) [Screen Version]
---------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 3,670	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 3,929	\$ 4,363	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 24,960	\$- 10,424	\$- 19,538	\$- 35,099	\$- 14,843
Memo - Refinancing Loans	CF361	\$ 14,225	\$ 5,238	\$ 4,395	\$ 4,143	\$ 5,893
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 26,546,281	\$ 30,668,518	\$ 32,940,212	\$ 37,662,634	\$ 37,159,455
Sales	CF395	\$ 3,594,768	\$ 3,734,112	\$ 22,364,531	\$ 17,557,903	\$ 20,687,947
Consumer:						
Closed or Purchased	CF400	\$ 18,910,828	\$ 28,014,165	\$ 26,749,997	\$ 27,404,461	\$ 26,012,800
Sales	CF405	\$ 2,144,116	\$ 46,484	\$ 1,559,363	\$ 1,011,668	\$ 2,757,125
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 45,457,109	\$ 58,682,683	\$ 59,690,209	\$ 65,067,095	\$ 63,172,255
Nonmortgage Loans - Sales - Total	SUB3915	\$ 5,738,884	\$ 3,780,596	\$ 23,923,894	\$ 18,569,571	\$ 23,445,072
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 39,718,225	\$ 54,902,087	\$ 35,766,315	\$ 46,497,524	\$ 39,727,183
Deposits:						
Interest Credited to Deposits	CF430	\$ 40,112	\$ 14,830	\$ 36,190	\$ 49,040	\$ 62,527

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 22,027,533	\$ 23,350,924	\$ 14,037,069	\$ 16,196,213	\$ 11,368,596
Fully Insured	DI100	\$ 21,210,570	\$ 22,200,783	\$ 10,009,560	\$ 10,532,693	\$ 5,209,638
Other	DI110	\$ 816,963	\$ 1,150,141	\$ 4,027,509	\$ 5,663,520	\$ 6,158,958
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 21,800,012	\$ 22,708,180	\$ 10,286,263	\$ 11,160,009	\$ 5,967,638
Greater than \$100,000	DI130	\$ 1,392,513	\$ 1,580,799	\$ 5,091,484	\$ 6,812,584	\$ 7,256,353
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	6,736,147	6,266,593	4,576,847	7,512,165	4,085,263
Greater than \$100,000	DI160	5,327	5,858	5,255	5,832	4,616
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 9,631	\$ 7,542	\$ 6,603	\$ 29,994	\$ 30,988
Greater than \$250,000	DI175	\$ 891	\$ 634	\$ 407	\$ 1,176	\$ 1,166
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	234	186	173	1,448	1,464
Greater than \$250,000	DI185	3	2	1	4	4

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Deposit Accounts - Total	SUB4062	6,741,711	6,272,639	4,582,276	7,519,449	4,091,347
IRA/Keogh Accounts	DI200	\$ 10,497	\$ 8,153	\$ 6,989	\$ 31,170	\$ 32,154
Uninsured Deposits	DI210	\$ 1,221,295	\$ 1,258,640	\$ 4,702,883	\$ 6,434,461	\$ 7,001,683
Preferred Deposits	DI220	\$ 2,522	\$ 1,512	\$ 1,500	\$ 25,386	\$ 10,471
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 289,842	\$ 370,490	\$ 283,447	\$ 308,548	\$ 323,900
Money Market Deposit Accounts	DI320	\$ 3,851,565	\$ 4,658,007	\$ 3,935,907	\$ 2,663,740	\$ 2,729,712
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 143,943	\$ 123,633	\$ 124,893	\$ 223,612	\$ 241,279
Time Deposits	DI340	\$ 18,702,933	\$ 19,026,408	\$ 10,886,044	\$ 14,807,863	\$ 9,961,253
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 360,126	\$ 396,250	\$ 4,045,739	\$ 5,750,698	\$ 9,039,777
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 5,534	\$ 4,234	\$ 3,332	\$ 9,020	\$ 9,429
Non-Interest-Bearing Demand Deposits	DI610	\$ 188,611	\$ 196,630	\$ 133,005	\$ 159,253	\$ 161,183
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 23,203,047	\$ 24,297,155	\$ 15,384,763	\$ 18,172,097	\$ 13,385,564
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 23,096,210	\$ 21,579,948	\$ 13,667,197	\$ 14,841,423	\$ 11,156,780
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 11,784	\$ 14,052	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 15	\$ 20	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,552	4,627	4,685	4,926	5,185
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 12,577	\$ 12,577
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 3,889	\$ 3,867	\$ 0	\$ 12,577	\$ 12,577
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 6,202,055	\$ 1,459,457	\$ 1,491,341	\$ 23,339,417	\$ 22,289,742
Assets Held for Sale	SI387	\$ 1,073,706	\$ 375,171	\$ 301,485	\$ 255,751	\$ 251,093
Loans Serviced for Others	SI390	\$ 9,530,794	\$ 9,973,500	\$ 17,210,026	\$ 16,585,384	\$ 35,318,035
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 2,893	\$ 6,374	\$ 31,058	\$ 47,758
Other Residual Interests	SI404	\$ 220,106	\$ 222,423	\$ 219,879	\$ 224,016	\$ 199,305
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	80.90%	88.15%	88.49%	86.37%	88.11%
Second month of Qtr	SI582	85.33%	89.52%	87.82%	84.81%	86.88%
Third month of Qtr	SI583	86.92%	87.76%	87.82%	85.08%	85.81%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 219	\$ 177	\$ 276	\$ 385	\$ 437
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 7,206	\$ 7,070	\$ 7,513	\$ 7,080	\$ 6,679
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	3
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 9,597,022	\$ 6,682,709	\$ 6,595,885	\$ 38,729,575	\$ 37,170,197
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 56,805	\$ - 78,616	\$ 76,078	\$ 111,519	\$ 586,522
Dividends Declared						
Preferred Stock	SI620	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,897	\$ 134	\$ 850	\$ 3,000,754	\$ 151,296
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 508,097	\$ 3,000,530	\$ 1,469	\$ 45,386	\$ 1,712,716
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 7,484	\$- 7,469	\$ 10,127	\$- 59,854	\$- 588,564
Prior Period Adjustments	SI668	\$- 16	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 10,167,494	\$ 9,597,020	\$ 6,682,709	\$ 35,825,872	\$ 38,729,575
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 30,049	\$ 21,688	\$ 21,968	\$ 25,576	\$ 25,367
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 20,763	\$ 3,966	\$ 4,176	\$ 39	\$ 39
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 52,331,873	\$ 48,030,235	\$ 40,958,633	\$ 86,880,222	\$ 82,438,133
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 8,773,575	\$ 5,801,847	\$ 5,278,717	\$ 14,807,349	\$ 12,195,676
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 648,329	\$ 690,561	\$ 706,163	\$ 26,382,717	\$ 27,127,828
Nonmortgage Loans	SI885	\$ 42,766,327	\$ 41,470,741	\$ 34,568,038	\$ 43,440,863	\$ 41,355,356
Deposits and Excrows	SI890	\$ 23,267,476	\$ 21,563,094	\$ 14,565,351	\$ 15,717,305	\$ 11,365,235
Total Borrowings	SI895	\$ 15,768,526	\$ 14,961,734	\$ 16,655,250	\$ 27,775,955	\$ 24,229,632

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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	4	4	4	5	5

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 18,015,885	\$ 19,443,821	\$ 23,809,458	\$ 27,088,191	\$ 27,720,380
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 5,749	\$ 8,500	\$ 12,941	\$ 13,083	\$ 10,012
Personal Trust and Agency Accounts	FS210	\$ 5,749	\$ 8,500	\$ 12,941	\$ 13,083	\$ 10,012
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 883,749	\$ 973,381	\$ 1,233,670	\$ 1,629,084	\$ 1,673,144
Personal Trust and Agency Accounts	FS211	\$ 90,058	\$ 84,600	\$ 80,791	\$ 72,185	\$ 58,783
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 793,691	\$ 888,780	\$ 1,152,878	\$ 1,395,278	\$ 1,444,645
Employee Benefit - Defined Contribution	FS221	\$ 269,754	\$ 290,049	\$ 359,159	\$ 565,416	\$ 590,317
Employee Benefit - Defined Benefit	FS231	\$ 108,387	\$ 123,899	\$ 122,617	\$ 149,017	\$ 146,486
Other Retirement Accounts	FS241	\$ 415,550	\$ 474,832	\$ 671,102	\$ 680,845	\$ 707,842
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 1	\$ 1	\$ 161,621	\$ 169,716
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 17,126,387	\$ 18,461,940	\$ 22,562,847	\$ 25,446,024	\$ 26,037,224
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	12	16	28	22	17
Personal Trust and Agency Accounts	FS212	12	16	28	22	17
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	4,831	4,899	5,012	5,355	5,421
Personal Trust and Agency Accounts	FS213	231	197	180	140	117
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,600	4,701	4,831	5,213	5,302
Employee Benefit - Defined Contribution	FS223	4,581	4,682	4,811	5,193	5,282
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	18	18	19	19	19
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	1	1	2	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	878,155	883,948	894,953	901,443	899,772
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 732	\$ 3,825	\$ 2,880	\$ 1,914	\$ 958
Personal Trust and Agency Accounts	FS310	\$ 71	\$ 309	\$ 230	\$ 129	\$ 56
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 25	\$ 82	\$ 53	\$ 18	\$- 20
Employee Benefit - Defined Contribution	FS320	\$ 7	\$ 10	\$ 0	\$- 14	\$- 36
Employee Benefit - Defined Benefit	FS330	\$ 16	\$ 68	\$ 50	\$ 29	\$ 14
Other Retirement Accounts	FS340	\$ 2	\$ 4	\$ 3	\$ 3	\$ 2
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 1	\$ 58	\$ 58	\$ 49	\$ 25
Custody and Safekeeping Accounts	FS380	\$ 635	\$ 3,376	\$ 2,539	\$ 1,718	\$ 897
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 204	\$ 971	\$ 767	\$ 528	\$ 226
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 4	\$ 4	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 528	\$ 2,850	\$ 2,109	\$ 1,386	\$ 732
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 5,749	\$ 8,500	\$ 12,941	\$ 13,083	\$ 10,012
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 1,111	\$ 587	\$ 398
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 6,173	\$ 0	\$ 151	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 1,220	\$ 278	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 316	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 447	\$ 387	\$ 552	\$ 0
Common and Preferred Stock	FS445	\$ 5,176	\$ 660	\$ 11,091	\$ 11,763	\$ 9,612
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 257	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 74	\$ 30	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	1
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	1
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 24
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 24

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 10,167,497	\$ 9,597,022	\$ 6,682,713	\$ 35,825,874	\$ 38,729,576
Equity Capital Deductions - Total	SUB1631	\$ 628,936	\$ 648,053	\$ 694,342	\$ 712,023	\$ 728,075
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 628,889	\$ 647,985	\$ 692,202	\$ 709,826	\$ 725,825
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 47	\$ 68	\$ 2,140	\$ 2,197	\$ 2,250
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 1,874	\$ 203	\$ 20,648	\$ 812,347	\$ 756,178
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,251	\$- 438	\$- 2,237	\$ 788,961	\$ 729,120

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Intangible Assets	CCR185	\$ 377	\$ 611	\$ 21,304	\$ 21,825	\$ 25,503
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 9,536,687	\$ 8,949,172	\$ 6,009,019	\$ 35,926,198	\$ 38,757,679
Total Assets (SC60)	CCR205	\$ 51,851,499	\$ 53,095,888	\$ 40,226,257	\$ 87,334,385	\$ 85,681,976
Asset Deductions - Total	SUB1651	\$ 628,936	\$ 648,053	\$ 694,342	\$ 712,023	\$ 728,075
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 628,889	\$ 647,985	\$ 692,202	\$ 709,826	\$ 725,825
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 47	\$ 68	\$ 2,140	\$ 2,197	\$ 2,250
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,667	\$ 1,449	\$ 19,767	\$ 1,283,510	\$ 1,188,713
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,290	\$ 838	\$ - 1,537	\$ 1,261,685	\$ 1,163,210
Intangible Assets	CCR285	\$ 377	\$ 611	\$ 21,304	\$ 21,825	\$ 25,503
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 51,224,230	\$ 52,449,284	\$ 39,551,682	\$ 87,905,872	\$ 86,142,614
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,048,969	\$ 2,097,968	\$ 1,582,066	\$ 3,516,234	\$ 3,445,704
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 9,536,687	\$ 8,949,172	\$ 6,009,019	\$ 35,926,198	\$ 38,757,679
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 908	\$ 1,584
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 668,465	\$ 737,742	\$ 535,797	\$ 571,964	\$ 595,392
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 668,465	\$ 737,742	\$ 535,797	\$ 572,872	\$ 596,976
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 668,465	\$ 737,742	\$ 535,797	\$ 572,872	\$ 596,976
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 220,106	\$ 225,316	\$ 226,253	\$ 260,416	\$ 252,534
Total Risk-Based Capital	CCR39	\$ 9,985,046	\$ 9,461,598	\$ 6,318,563	\$ 36,238,654	\$ 39,102,121
0% R/W Category - Cash	CCR400	\$ 2,338	\$ 2,207	\$ 2,007	\$ 8,171	\$ 8,085
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 4,201,201	\$ 1,084,603	\$ 1,082,527	\$ 1,386,724	\$ 1,385,290
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
0% R/W Category - Other	CCR415	\$ 8,408	\$ 7,976	\$ 6,965	\$ 4,897	\$ 6,557
0% R/W Category - Assets Total	CCR420	\$ 4,211,947	\$ 1,094,786	\$ 1,091,499	\$ 1,399,792	\$ 1,399,932
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 266,163	\$ 293,791	\$ 303,406	\$ 18,220,816	\$ 15,242,573
20% R/W Category - Claims on FHLBs	CCR435	\$ 95,192	\$ 65,171	\$ 67,478	\$ 2,166,697	\$ 3,063,090
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 760	\$ 8,488	\$ 8,919	\$ 693,647	\$ 690,052
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,686,641	\$ 3,120,493	\$ 3,913,197	\$ 18,020,621	\$ 14,745,230
20% R/W Category - Other	CCR450	\$ 1,880,756	\$ 150,549	\$ 713,808	\$ 2,513,277	\$ 6,613,513
20% R/W Category - Assets Total	CCR455	\$ 5,929,512	\$ 3,638,492	\$ 5,006,808	\$ 41,615,058	\$ 40,354,458
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,185,902	\$ 727,699	\$ 1,001,361	\$ 8,323,012	\$ 8,070,891
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 144,146	\$ 140,810	\$ 122,275	\$ 326,287	\$ 332,543
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,408	\$ 9,119	\$ 9,685	\$ 2,283,934	\$ 2,140,580
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 148,711	\$ 184,584
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 18,486	\$ 35,293	\$ 44,816	\$ 797,606	\$ 513,442
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 43,399	\$ 62,850
50% R/W Category - Assets Total	CCR485	\$ 172,040	\$ 185,222	\$ 176,776	\$ 3,599,937	\$ 3,233,999
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 86,021	\$ 92,612	\$ 88,389	\$ 1,799,970	\$ 1,617,001
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,670	\$ 0	\$ 966	\$ 197,758	\$ 179,112
100% R/W Category - All Other Assets	CCR506	\$ 52,255,952	\$ 58,226,318	\$ 41,869,062	\$ 48,472,710	\$ 50,358,329
100% R/W Category - Assets Total	CCR510	\$ 52,258,622	\$ 58,226,318	\$ 41,870,028	\$ 48,670,468	\$ 50,537,441
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 52,258,622	\$ 58,226,318	\$ 41,870,028	\$ 48,670,468	\$ 50,537,441
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 62,572,121	\$ 63,144,818	\$ 48,145,111	\$ 95,285,255	\$ 95,525,830
Subtotal Risk-Weighted Assets	CCR75	\$ 53,530,545	\$ 59,046,628	\$ 42,959,777	\$ 58,793,450	\$ 60,225,333
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,213,694	\$ 1,920,424	\$ 1,365,661	\$ 1,268,580	\$ 872,270
Total Risk-Weighted Assets	CCR78	\$ 51,316,851	\$ 57,126,204	\$ 41,594,116	\$ 57,524,870	\$ 59,353,063
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,105,348	\$ 4,570,097	\$ 3,327,530	\$ 4,601,990	\$ 4,748,246
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:19 AM

Industry Aggregate Report
 93049 - OTS-Regulated: Utah
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	18.62%	17.06%	15.19%	40.87%	44.99%
Total Risk-Based Capital Ratio	CCR820	19.46%	16.56%	15.19%	63.00%	65.88%
Tier 1 Risk-Based Capital Ratio	CCR830	18.16%	15.27%	13.90%	62.00%	64.87%
Tangible Equity Ratio	CCR840	18.62%	17.06%	15.15%	40.85%	44.98%

*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.