

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93049 - OTS-Regulated: Utah
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		6	6	6	5	5
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 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						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,108,561	\$ 8,862,299	\$ 7,033,580	\$ 4,851,584	\$ 6,521,741
Cash and Non-Interest-Earning Deposits	SC110	\$ 343,225	\$ 3,176,206	\$ 2,399,817	\$ 645,291	\$ 287,008
Interest-Earning Deposits in FHLBs	SC112	\$ 33,975	\$ 30,273	\$ 26,938	\$ 13,985	\$ 13,905
Other Interest-Earning Deposits	SC118	\$ 681,427	\$ 484,814	\$ 497,031	\$ 539,710	\$ 487,663
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,065	\$ 7,031	\$ 10,604	\$ 0	\$ 9,925
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,640,293	\$ 4,905,120	\$ 3,790,161	\$ 3,426,337	\$ 5,463,380
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 85,217	\$ 98,230	\$ 94,946	\$ 106,526	\$ 110,428
State and Municipal Obligations	SC180	\$ 236,969	\$ 65,919	\$ 63,757	\$ 56,994	\$ 53,115
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 50,657	\$ 32,228	\$ 91,497	\$ 23,446	\$ 12,187
Accrued Interest Receivable	SC191	\$ 28,733	\$ 62,478	\$ 58,829	\$ 39,295	\$ 84,130
Mortgage-Backed Securities - Gross	SUB0072	\$ 20,976,712	\$ 17,956,830	\$ 19,037,993	\$ 18,004,424	\$ 9,716,111
Mortgage-Backed Securities - Total	SC22	\$ 20,976,712	\$ 17,956,830	\$ 19,037,993	\$ 18,004,424	\$ 9,716,111
Pass-Through - Total	SUB0073	\$ 13,206,646	\$ 11,357,776	\$ 12,512,253	\$ 12,843,173	\$ 6,676,333
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 11,760,883	\$ 11,357,471	\$ 12,511,903	\$ 12,842,800	\$ 6,675,935
Other Pass-Through	SC215	\$ 1,445,763	\$ 305	\$ 350	\$ 373	\$ 398
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 7,690,043	\$ 6,536,959	\$ 6,465,445	\$ 5,107,627	\$ 3,014,425
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 3,155,805	\$ 3,773,559	\$ 3,504,210	\$ 3,488,678	\$ 1,885,203
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 4,534,238	\$ 2,763,400	\$ 2,961,235	\$ 1,618,949	\$ 1,129,222
Accrued Interest Receivable	SC228	\$ 80,023	\$ 62,095	\$ 60,295	\$ 53,624	\$ 25,353

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,470,891	\$ 1,481,274	\$ 1,418,082	\$ 1,368,007	\$ 1,318,510
Mortgage Loans - Total	SC26	\$ 1,467,856	\$ 1,475,827	\$ 1,412,408	\$ 1,360,941	\$ 1,311,804
Construction Loans - Total	SUB0100	\$ 35,817	\$ 31,801	\$ 30,385	\$ 29,457	\$ 29,317
Residential - Total	SUB0110	\$ 33,931	\$ 30,146	\$ 27,418	\$ 26,564	\$ 28,403
1-4 Dwelling Units	SC230	\$ 33,931	\$ 30,146	\$ 27,418	\$ 26,564	\$ 28,403
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 1,886	\$ 1,655	\$ 2,967	\$ 2,893	\$ 914
Permanent Loans - Total	SUB0121	\$ 1,430,522	\$ 1,445,048	\$ 1,383,607	\$ 1,334,537	\$ 1,285,737
Residential - Total	SUB0131	\$ 1,350,088	\$ 1,371,786	\$ 1,315,149	\$ 1,269,330	\$ 1,220,313
1-4 Dwelling Units - Total	SUB0141	\$ 1,340,587	\$ 1,362,229	\$ 1,306,681	\$ 1,260,577	\$ 1,211,412
Revolving Open-End Loans	SC251	\$ 876,437	\$ 915,510	\$ 911,367	\$ 890,609	\$ 836,920
All Other - First Liens	SC254	\$ 429,631	\$ 421,182	\$ 375,387	\$ 357,724	\$ 362,722
All Other - Junior Liens	SC255	\$ 34,519	\$ 25,537	\$ 19,927	\$ 12,244	\$ 11,770
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,501	\$ 9,557	\$ 8,468	\$ 8,753	\$ 8,901
Nonresidential Property (Except Land)	SC260	\$ 44,603	\$ 42,331	\$ 39,676	\$ 36,722	\$ 38,477
Land	SC265	\$ 35,831	\$ 30,931	\$ 28,782	\$ 28,485	\$ 26,947
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 10,510	\$ 62,857	\$ 32,339	\$ 48,940	\$ 63,595
Accrued Interest Receivable	SC272	\$ 4,502	\$ 4,316	\$ 4,031	\$ 3,841	\$ 3,456
Advances for Taxes and Insurance	SC275	\$ 50	\$ 109	\$ 59	\$ 172	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 3,035	\$ 5,447	\$ 5,674	\$ 7,066	\$ 6,706
Nonmortgage Loans - Gross	SUB0162	\$ 29,351,016	\$ 25,800,899	\$ 21,131,827	\$ 16,817,023	\$ 19,105,809
Nonmortgage Loans - Total	SC31	\$ 28,614,761	\$ 25,136,401	\$ 20,446,410	\$ 16,448,842	\$ 18,739,661
Commercial Loans - Total	SC32	\$ 14,163,150	\$ 12,971,657	\$ 9,975,844	\$ 12,808,186	\$ 15,926,523
Secured	SC300	\$ 4,668	\$ 4,641	\$ 4,983	\$ 5,264	\$ 5,057
Unsecured	SC303	\$ 14,158,482	\$ 12,967,016	\$ 9,970,861	\$ 12,802,922	\$ 15,921,466
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 15,021,820	\$ 12,693,808	\$ 11,030,779	\$ 3,943,482	\$ 3,120,614
Loans on Deposits	SC310	\$ 198	\$ 265	\$ 311	\$ 518	\$ 642
Home Improvement Loans (Not secured by real estate)	SC316	\$ 487,226	\$ 452,065	\$ 46,657	\$ 5	\$ 7
Education Loans	SC320	\$ 331	\$ 354	\$ 404	\$ 444	\$ 513
Auto Loans	SC323	\$ 8,149	\$ 9,380	\$ 10,828	\$ 11,870	\$ 13,432
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 12,448,703	\$ 9,812,622	\$ 9,820,663	\$ 3,661,757	\$ 2,800,207

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,077,213	\$ 2,419,122	\$ 1,151,916	\$ 268,888	\$ 305,813
Accrued Interest Receivable	SC348	\$ 166,046	\$ 135,434	\$ 125,204	\$ 65,355	\$ 58,672
Allowance for Loan and Lease Losses	SC357	\$ 736,255	\$ 664,498	\$ 685,417	\$ 368,181	\$ 366,148
Repossessed Assets - Gross	SUB0201	\$ 4,953	\$ 4,668	\$ 3,427	\$ 1,499	\$ 1,558
Repossessed Assets - Total	SC40	\$ 3,101	\$ 2,932	\$ 3,427	\$ 1,499	\$ 1,558
Real Estate - Total	SUB0210	\$ 1,423	\$ 1,248	\$ 1,601	\$ 1,490	\$ 1,527
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,423	\$ 1,248	\$ 1,601	\$ 1,490	\$ 1,527
1-4 Dwelling Units	SC415	\$ 1,423	\$ 1,248	\$ 1,601	\$ 1,490	\$ 1,527
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 3,530	\$ 3,420	\$ 1,826	\$ 9	\$ 31
General Valuation Allowances	SC441	\$ 1,852	\$ 1,736	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 633,014	\$ 619,995	\$ 620,263	\$ 170,180	\$ 88,757
Federal Home Loan Bank Stock	SC510	\$ 617,002	\$ 617,002	\$ 617,367	\$ 167,327	\$ 85,840
Other	SC540	\$ 16,012	\$ 2,993	\$ 2,896	\$ 2,853	\$ 2,917
Office Premises and Equipment	SC55	\$ 85,455	\$ 85,571	\$ 14,904	\$ 14,324	\$ 14,632
Other Assets - Gross	SUB0262	\$ 1,561,934	\$ 1,577,085	\$ 3,237,009	\$ 1,146,276	\$ 780,593
Other Assets - Total	SC59	\$ 1,561,934	\$ 1,577,085	\$ 3,237,009	\$ 1,146,276	\$ 780,593
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 252	\$ 215	\$ 197	\$ 201	\$ 141
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 459,913	\$ 475,435	\$ 501,333	\$ 165,643	\$ 190,401
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 48,505	\$ 50,273	\$ 43,023	\$ 42,394	\$ 39,041
Other Assets	SC689	\$ 1,053,264	\$ 1,051,162	\$ 2,692,456	\$ 938,038	\$ 551,010
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
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

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Description	Line Item	Value	Value	Value	Value	Value
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	\$ 741,142	\$ 671,681	\$ 691,091	\$ 375,247	\$ 372,854
Total Assets - Gross	SUB0283	\$ 59,192,536	\$ 56,388,621	\$ 52,497,085	\$ 42,373,317	\$ 37,547,711
Total Assets	SC60	\$ 58,451,394	\$ 55,716,940	\$ 51,805,994	\$ 41,998,070	\$ 37,174,857
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 8,658,965	\$ 8,856,829	\$ 7,109,225	\$ 6,915,829	\$ 6,322,670
Deposits	SC710	\$ 8,650,067	\$ 8,851,704	\$ 7,102,525	\$ 6,910,317	\$ 6,318,465
Escrows	SC712	\$ 8,801	\$ 4,629	\$ 6,298	\$ 4,457	\$ 2,686
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 97	\$ 496	\$ 402	\$ 1,055	\$ 1,519
Borrowings - Total	SC72	\$ 11,225,155	\$ 8,980,277	\$ 6,002,408	\$ 4,926,896	\$ 3,154,674
Advances from FHLBank	SC720	\$ 2,879,658	\$ 3,188,561	\$ 1,524,981	\$ 763,634	\$ 333,371
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,055,520	\$ 911,876	\$ 627,876	\$ 1,105,471	\$ 58,221
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 7,289,977	\$ 4,879,840	\$ 3,849,551	\$ 3,057,791	\$ 2,763,082
Other Liabilities - Total	SC75	\$ 4,642,070	\$ 4,744,628	\$ 6,437,406	\$ 1,393,440	\$ 1,251,173
Accrued Interest Payable - Deposits	SC763	\$ 148,933	\$ 138,565	\$ 126,642	\$ 2,195	\$ 1,803
Accrued Interest Payable - Other	SC766	\$ 13,259	\$ 16,464	\$ 7,662	\$ 10,690	\$ 5,184
Accrued Taxes	SC776	\$ 59,310	\$ 55,992	\$ 155,023	\$ 141,434	\$ 37,467
Accounts Payable	SC780	\$ 881,303	\$ 819,834	\$ 540,698	\$ 340,978	\$ 312,536
Deferred Income Taxes	SC790	\$ 72,035	\$ 349,718	\$ 121,484	\$ 79,904	\$ 106,960
Other Liabilities and Deferred Income	SC796	\$ 3,467,230	\$ 3,364,055	\$ 5,485,897	\$ 818,239	\$ 787,223
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
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	\$ 24,526,190	\$ 22,581,734	\$ 19,549,039	\$ 13,236,165	\$ 10,728,517

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 33,925,204	\$ 33,135,206	\$ 32,256,956	\$ 28,761,905	\$ 26,446,340
Stock - Total	SUB0311	\$ 31,676,836	\$ 30,961,125	\$ 30,661,526	\$ 27,950,732	\$ 25,726,492
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Common Stock - Par Value	SC820	\$ 6,429	\$ 6,428	\$ 6,426	\$ 5,426	\$ 5,424
Common Stock - Paid in Excess of Par	SC830	\$ 31,660,907	\$ 30,945,197	\$ 30,645,600	\$ 27,935,806	\$ 25,711,568
Accumulated Other Comprehensive Income - Total	SC86	\$ 18,167	\$ 162,662	\$ 95,849	\$ 162,030	\$ 138,575
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 9,273	\$ 163,781	\$ 95,849	\$ 162,030	\$ 138,575
Gains (Losses) on Cash Flow Hedges	SC865	\$ 8,894	\$- 1,119	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 2,237,313	\$ 2,018,193	\$ 1,506,099	\$ 649,661	\$ 581,773
Other Components of Equity Capital	SC891	\$- 7,112	\$- 6,774	\$- 6,518	\$- 518	\$- 500
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 58,451,394	\$ 55,716,940	\$ 51,805,995	\$ 41,998,070	\$ 37,174,857

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	3	\$ 112,648
7	Prepaid expenses	2	\$ 240
9	Advances for loans serviced for others	1	\$ 107
13	Noninterest-bearing accts recv from Hold Co/Affl	4	\$ 473,023
14	Other noninterest-bearing short-term accounts recv	2	\$ 63,148
99	Other	3	\$ 379,789

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 1,002
4	Nonrefundable loan fees received prior to closing	1	\$ 1,660
11	The liability recorded for post-retirement benefit	1	\$ 558
13	Amounts payable under interest-rate-swap agreement	1	\$ 199
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 2,916,856
18	Litigation reserves	1	\$ 1,500
99	Other	6	\$ 543,298

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 990,836	\$ 935,106	\$ 665,060	\$ 509,265	\$ 443,640
Deposits and Investment Securities	SO115	\$ 58,797	\$ 53,757	\$ 45,271	\$ 40,574	\$ 62,358
Mortgage-Backed Securities	SO125	\$ 238,696	\$ 211,935	\$ 196,480	\$ 121,144	\$ 78,546
Mortgage Loans	SO141	\$ 22,899	\$ 20,937	\$ 18,750	\$ 17,254	\$ 15,134
Nonmortgage Loans - Total	SUB0950	\$ 670,444	\$ 648,477	\$ 404,559	\$ 330,293	\$ 287,602
Commercial Loans and Leases	SO160	\$ 296,704	\$ 245,244	\$ 224,708	\$ 224,987	\$ 168,235
Consumer Loans and Leases	SO171	\$ 373,740	\$ 403,233	\$ 179,851	\$ 105,306	\$ 119,367
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 0	\$ 0	\$ 380	\$ 5	\$ 723
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 380	\$ 5	\$ 723
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 140,673	\$ 121,588	\$ 83,559	\$ 52,587	\$ 39,918
Deposits	SO215	\$ 66,353	\$ 60,315	\$ 38,302	\$ 31,041	\$ 24,801
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 22,890	\$ 19,619	\$ 9,607	\$ 3,268	\$ 2,672
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	\$ 51,430	\$ 41,654	\$ 35,650	\$ 18,278	\$ 12,445
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 850,163	\$ 813,518	\$ 581,881	\$ 456,683	\$ 404,445
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 245,590	\$ 198,272	\$ 239,244	\$ 106,483	\$ 85,225
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 604,573	\$ 615,246	\$ 342,637	\$ 350,200	\$ 319,220
Noninterest Income - Total	SO42	\$ 810,801	\$ 1,328,784	\$ 831,326	\$ 686,127	\$ 640,676
Mortgage Loan Serving Fees	SO410	\$ 50	\$ 28	\$ 65,108	\$ 56	\$ 15
Other Fees and Charges	SO420	\$ 805,849	\$ 749,478	\$ 703,040	\$ 664,537	\$ 605,272
Net Income (Loss) from Other - Total	SUB0451	\$ 4,686	\$ 577,914	\$ 62,781	\$ 21,018	\$ 34,901
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 225,587	\$ 313,092	\$ 166,443	\$- 14,499	\$- 13,558
Operations & Sale of Repossessed Assets	SO461	\$- 174	\$ 235	\$- 11	\$ 32	\$- 7
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,930	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 525	\$ 5,125	\$ 3,391	\$ 0	\$ 0

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Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 28	\$ 162	\$ 5	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$- 218,322	\$ 259,434	\$- 107,204	\$ 35,480	\$ 48,466
Other Noninterest Income	SO488	\$ 216	\$ 1,364	\$ 397	\$ 516	\$ 488
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	\$ 1,069,000	\$ 1,021,626	\$ 899,719	\$ 559,727	\$ 616,353
All Personnel Compensation and Expense	SO510	\$ 98,764	\$ 104,483	\$ 91,884	\$ 8,389	\$ 10,753
Legal Expense	SO520	\$ 1,641	\$ 1,462	\$ 1,273	\$ 2,391	\$ 2,229
Office Occupancy and Equipment Expense	SO530	\$ 26,727	\$ 19,650	\$ 19,588	\$ 7,693	\$ 6,445
Marketing and Other Professional Services	SO540	\$ 338,593	\$ 292,582	\$ 249,612	\$ 274,827	\$ 323,851
Loan Servicing Fees	SO550	\$ 197,487	\$ 98,092	\$ 209,533	\$ 55	\$ 1,537
Goodwill and Other Intangibles Expense	SO560	\$ 16,130	\$ 11,497	\$ 22,439	\$ 7,504	\$ 7,425
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 14	\$ 33	\$ 0
Other Noninterest Expense	SO580	\$ 389,658	\$ 493,860	\$ 305,376	\$ 258,835	\$ 264,113
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
Income (Loss) Before Income Taxes	SO60	\$ 346,374	\$ 922,404	\$ 274,244	\$ 476,600	\$ 343,543
Income Taxes - Total	SO71	\$ 126,249	\$ 344,378	\$ 103,360	\$ 175,710	\$ 128,648
Federal	SO710	\$ 115,134	\$ 312,467	\$ 93,682	\$ 155,983	\$ 114,379
State, Local & Other	SO720	\$ 11,115	\$ 31,911	\$ 9,678	\$ 19,727	\$ 14,269
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 220,125	\$ 578,026	\$ 170,884	\$ 300,890	\$ 214,895
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 220,125	\$ 578,026	\$ 170,884	\$ 300,890	\$ 214,895

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
6	Net income(loss)-equity invest in uncons sub org	1	\$ 12
7	Net income(loss) from leased property	1	\$ 6
19	Realized/unrealized gains on derivatives	1	\$ 71
99	Other	2	\$ 126

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 58
7	Office supplies, printing, and postage	2	\$ 90
8	Telephone, including data lines	1	\$ 24
9	Loan origination expense	1	\$ 51
13	Misc taxes other than income & real estate	1	\$ 1,276
14	Losses from fraud	1	\$ 24
19	Realized/unrealized losses on derivatives	1	\$ 4,342
99	Other	7	\$ 330,897

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,591,002	\$ 1,600,166	\$ 665,060	\$ 1,428,128	\$ 918,863
YTD - Deposits and Investment Securities	Y_SO115	\$ 157,825	\$ 99,028	\$ 45,271	\$ 223,472	\$ 182,898
YTD - Mortgage-Backed Securities	Y_SO125	\$ 647,111	\$ 408,415	\$ 196,480	\$ 301,941	\$ 180,797
YTD - Mortgage Loans	Y_SO141	\$ 62,586	\$ 39,687	\$ 18,750	\$ 60,331	\$ 43,077
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 766,656	\$ 469,952	\$ 224,708	\$ 523,992	\$ 299,005
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 956,824	\$ 583,084	\$ 179,851	\$ 318,392	\$ 213,086
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 380	\$ 380	\$ 380	\$ 1,635	\$ 1,630
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 380	\$ 380	\$ 380	\$ 1,635	\$ 1,630
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 345,820	\$ 205,147	\$ 83,559	\$ 135,528	\$ 82,941
YTD - Deposits	Y_SO215	\$ 164,970	\$ 98,617	\$ 38,302	\$ 82,732	\$ 51,691
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 52,116	\$ 29,226	\$ 9,607	\$ 10,867	\$ 7,599
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	\$ 128,734	\$ 77,304	\$ 35,650	\$ 41,929	\$ 23,651
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,245,562	\$ 1,395,399	\$ 581,881	\$ 1,294,235	\$ 837,552
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 683,106	\$ 437,516	\$ 239,244	\$ 288,903	\$ 182,420
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,562,456	\$ 957,883	\$ 342,637	\$ 1,005,332	\$ 655,132
YTD - Noninterest Income - Total	Y_SO42	\$ 2,970,911	\$ 2,160,110	\$ 831,326	\$ 1,795,442	\$ 1,109,315
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 65,186	\$ 65,136	\$ 65,108	\$ 118	\$ 62
YTD - Other Fees and Charges	Y_SO420	\$ 2,258,367	\$ 1,452,518	\$ 703,040	\$ 1,744,060	\$ 1,079,523
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 645,381	\$ 640,695	\$ 62,781	\$ 37,806	\$ 16,788
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 705,122	\$ 479,535	\$ 166,443	\$ 43,849	\$ 29,350
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 50	\$ 224	\$ - 11	\$ 61	\$ 29
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 2,930	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 9,041	\$ 8,516	\$ 3,391	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 190	\$ 190	\$ 162	\$ 5	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 66,092	\$ 152,230	\$- 107,204	\$ 81,589	\$ 46,109
YTD - Other Noninterest Income	Y_SO488	\$ 1,977	\$ 1,761	\$ 397	\$ 13,458	\$ 12,942
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,990,345	\$ 1,921,345	\$ 899,719	\$ 1,506,423	\$ 946,696
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 295,131	\$ 196,367	\$ 91,884	\$ 33,230	\$ 24,841
YTD - Legal Expense	Y_SO520	\$ 4,376	\$ 2,735	\$ 1,273	\$ 6,604	\$ 4,213
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 65,965	\$ 39,238	\$ 19,588	\$ 21,248	\$ 13,555
YTD - Marketing and Other Professional Services	Y_SO540	\$ 880,787	\$ 542,194	\$ 249,612	\$ 702,584	\$ 427,757
YTD - Loan Servicing Fees	Y_SO550	\$ 505,112	\$ 307,625	\$ 209,533	\$ 3,701	\$ 3,646
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 50,066	\$ 33,936	\$ 22,439	\$ 22,590	\$ 15,086
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 14	\$ 14	\$ 14	\$ 133	\$ 100
YTD - Other Noninterest Expense	Y_SO580	\$ 1,188,894	\$ 799,236	\$ 305,376	\$ 716,333	\$ 457,498
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,543,022	\$ 1,196,648	\$ 274,244	\$ 1,294,351	\$ 817,751
YTD - Income Taxes - Total	Y_SO71	\$ 573,987	\$ 447,738	\$ 103,360	\$ 481,372	\$ 305,662
YTD - Federal	Y_SO710	\$ 521,283	\$ 406,149	\$ 93,682	\$ 427,648	\$ 271,665
YTD - State, Local, and Other	Y_SO720	\$ 52,704	\$ 41,589	\$ 9,678	\$ 53,724	\$ 33,997
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 969,035	\$ 748,910	\$ 170,884	\$ 812,979	\$ 512,089
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 969,035	\$ 748,910	\$ 170,884	\$ 812,979	\$ 512,089

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 671,680	\$ 691,090	\$ 658,716	\$ 372,854	\$ 391,585
Net Provision for Loss	VA115	\$ 245,590	\$ 198,272	\$ 239,244	\$ 106,482	\$ 85,225
Transfers	VA125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 50,585	\$ 51,306	\$ 56,338	\$ 14,338	\$ 15,631
Adjustments	VA145	\$ 8,337	\$- 32,006	\$- 3,720	\$- 14	\$ 2,828
Charge-offs	VA155	\$ 235,051	\$ 236,981	\$ 259,488	\$ 118,413	\$ 122,415
General Valuation Allowances - Ending Balance	VA165	\$ 741,141	\$ 671,681	\$ 691,090	\$ 375,247	\$ 372,854
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2	\$ 2	\$ 2	\$ 1	\$ 1
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 14	\$ 34	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 14	\$ 33	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 2	\$ 2	\$ 2	\$ 2	\$ 1
Total Valuation Allowances - Beginning Balance	VA110	\$ 671,682	\$ 691,092	\$ 658,718	\$ 372,855	\$ 391,586
Net Provision for Loss	VA120	\$ 245,590	\$ 198,272	\$ 239,258	\$ 106,516	\$ 85,225
Recoveries	VA140	\$ 50,585	\$ 51,306	\$ 56,338	\$ 14,338	\$ 15,631
Adjustments	VA150	\$ 8,337	\$ - 32,006	\$ - 3,720	\$ - 14	\$ 2,828
Charge-offs	VA160	\$ 235,051	\$ 236,981	\$ 259,502	\$ 118,446	\$ 122,415
Total Valuation Allowances - Ending Balance	VA170	\$ 741,143	\$ 671,683	\$ 691,092	\$ 375,249	\$ 372,855
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 235,051	\$ 236,981	\$ 259,488	\$ 118,413	\$ 122,415
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 407	\$ 299	\$ 271	\$ 347	\$ 770
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 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	\$ 407	\$ 299	\$ 271	\$ 347	\$ 770
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 94	\$ 130	\$ 271	\$ 295	\$ 520
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 245	\$ 46	\$ 0	\$ 27	\$ 250
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 68	\$ 123	\$ 0	\$ 25	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 234,573	\$ 231,149	\$ 259,217	\$ 118,066	\$ 121,645
Commercial Loans	VA520	\$ 103,734	\$ 103,672	\$ 96,356	\$ 94,374	\$ 95,883
Consumer Loans - Total	SUB2061	\$ 130,839	\$ 127,477	\$ 162,861	\$ 23,692	\$ 25,762
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 6,085	\$ 13,598	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 19	\$ 0	\$ 45	\$ 27
Auto Loans	VA540	\$ 60	\$ 34	\$ 90	\$ 42	\$ 104
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 117,330	\$ 100,693	\$ 158,172	\$ 18,521	\$ 19,810
Other	VA560	\$ 7,364	\$ 13,133	\$ 4,599	\$ 5,084	\$ 5,821
Reposessed Assets - Total	VA60	\$ 71	\$ 5,533	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 71	\$ 5,533	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 50,585	\$ 51,306	\$ 56,338	\$ 14,338	\$ 15,631
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 90	\$ 148	\$ 197	\$ 45	\$ 264
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 1	\$ 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	\$ 90	\$ 148	\$ 196	\$ 45	\$ 264
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 62	\$ 148	\$ 26	\$ 44	\$ 264
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 170	\$ 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 28	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 50,495	\$ 51,158	\$ 56,141	\$ 14,293	\$ 15,367
Commercial Loans	VA521	\$ 17,335	\$ 14,916	\$ 13,614	\$ 12,035	\$ 12,062
Consumer Loans - Total	SUB2161	\$ 33,160	\$ 36,242	\$ 42,527	\$ 2,258	\$ 3,305
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	VA517	\$ 746	\$ 1,196	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 3	\$ 2	\$ 5	\$ 2	\$ 3
Auto Loans	VA541	\$ 26	\$ 14	\$ 68	\$ 64	\$ 86

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 1	\$ 1	\$ 13
Credit Cards	VA557	\$ 30,474	\$ 32,334	\$ 41,486	\$ 1,172	\$ 2,164
Other	VA561	\$ 1,911	\$ 2,696	\$ 967	\$ 1,015	\$ 1,039
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 0	\$ 14	\$ 33	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 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	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 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	\$ 0	\$ 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
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 14	\$ 33	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 14	\$ 33	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 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	\$ 184,466	\$ 185,675	\$ 203,164	\$ 104,108	\$ 106,784
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 317	\$ 151	\$ 74	\$ 302	\$ 506
Construction - Total	SUB2330	\$ 0	\$ 0	\$ - 1	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ - 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 317	\$ 151	\$ 75	\$ 302	\$ 506
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 32	\$ - 18	\$ 245	\$ 251	\$ 256
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 245	\$ 46	\$ - 170	\$ 26	\$ 250
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 40	\$ 123	\$ 0	\$ 25	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 184,078	\$ 179,991	\$ 203,076	\$ 103,773	\$ 106,278
Commercial Loans	VA525	\$ 86,399	\$ 88,756	\$ 82,742	\$ 82,339	\$ 83,821
Consumer Loans - Total	SUB2361	\$ 97,679	\$ 91,235	\$ 120,334	\$ 21,434	\$ 22,457
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ - 4	\$ 0
Home Improvement Loans	VA519	\$ 5,339	\$ 12,402	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ - 3	\$ 17	\$ - 5	\$ 43	\$ 24
Auto Loans	VA545	\$ 34	\$ 20	\$ 22	\$ - 22	\$ 18
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ - 1	\$ - 1	\$ - 13
Credit Cards	VA559	\$ 86,856	\$ 68,359	\$ 116,686	\$ 17,349	\$ 17,646
Other	VA565	\$ 5,453	\$ 10,437	\$ 3,632	\$ 4,069	\$ 4,782
Repossessed Assets - Total	VA65	\$ 71	\$ 5,533	\$ 14	\$ 33	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 14	\$ 33	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 71	\$ 5,533	\$ 0	\$ 0	\$ 0
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	\$ 711	\$ 7,282	\$ 1,366	\$ 1,387	\$ 1,478
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 9,425	\$ 14,136	\$ 14,047	\$ 16,582	\$ 19,130
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 631	\$ 113	\$ 340	\$ 323	\$ 174
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 631	\$ 113	\$ 340	\$ 323	\$ 174
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,316	\$ 1,684	\$ 2,469	\$ 3,414	\$ 593
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 298,775	\$ 298,639	\$ 370,563	\$ 141,625	\$ 124,498
Substandard	VA965	\$ 298,432	\$ 298,424	\$ 370,360	\$ 141,241	\$ 124,293
Doubtful	VA970	\$ 158	\$ 154	\$ 139	\$ 174	\$ 152
Loss	VA975	\$ 185	\$ 61	\$ 64	\$ 210	\$ 53
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 737,850	\$ 766,244	\$ 874,815	\$ 305,135	\$ 283,757
Mortgages - Total	SUB2421	\$ 8,571	\$ 8,485	\$ 8,822	\$ 15,705	\$ 12,464
Construction and Land Loans	SUB2430	\$ 125	\$ 0	\$ 77	\$ 148	\$ 148

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,446	\$ 8,485	\$ 8,745	\$ 14,720	\$ 12,316
Permanent Loans Secured by All Other Property	SUB2450	\$ 0	\$ 0	\$ 77	\$ 861	\$ 24
Nonmortgages - Total	SUB2461	\$ 729,279	\$ 757,759	\$ 865,993	\$ 289,430	\$ 271,293
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 536,874	\$ 566,647	\$ 598,460	\$ 260,109	\$ 242,221
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 441,478	\$ 470,162	\$ 499,051	\$ 164,498	\$ 151,870
Mortgage Loans - Total	SUB2481	\$ 4,285	\$ 3,685	\$ 3,756	\$ 8,197	\$ 4,870
Construction	PD115	\$ 123	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,381	\$ 1,945	\$ 1,932	\$ 2,247	\$ 1,455
Secured by First Liens	PD123	\$ 1,766	\$ 1,619	\$ 1,463	\$ 4,783	\$ 3,078
Secured by Junior Liens	PD124	\$ 15	\$ 121	\$ 309	\$ 330	\$ 313
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 0	\$ 0	\$ 837	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 52	\$ 0	\$ 24
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 121,345	\$ 105,506	\$ 119,887	\$ 111,893	\$ 104,476
Consumer Loans - Total	SUB2511	\$ 315,848	\$ 360,971	\$ 375,408	\$ 44,408	\$ 42,524
Loans on Deposits	PD161	\$ 0	\$ 1	\$ 4	\$ 200	\$ 0
Home Improvement Loans	PD163	\$ 123	\$ 124	\$ 70	\$ 0	\$ 0
Education Loans	PD165	\$ 20	\$ 10	\$ 19	\$ 45	\$ 36
Auto Loans	PD167	\$ 125	\$ 201	\$ 115	\$ 99	\$ 160
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 290,228	\$ 342,808	\$ 363,183	\$ 38,333	\$ 37,035
Other	PD180	\$ 25,352	\$ 17,827	\$ 12,017	\$ 5,731	\$ 5,293
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,662	\$ 1,244	\$ 1,544	\$ 1,884	\$ 2,874
Held for Sale Included in PD115:PD180	PD192	\$ 2,877	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 81	\$ 0	\$ 182	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 95,396	\$ 96,485	\$ 99,409	\$ 95,611	\$ 90,351

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 869	\$ 619	\$ 318	\$ 658	\$ 299
Construction	PD215	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 781	\$ 619	\$ 318	\$ 658	\$ 299
Secured by First Liens	PD223	\$ 86	\$ 0	\$ 0	\$ 0	\$ 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	\$ 69,919	\$ 75,651	\$ 79,617	\$ 74,370	\$ 72,675
Consumer Loans - Total	SUB2521	\$ 24,608	\$ 20,215	\$ 19,474	\$ 20,583	\$ 17,377
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	\$ 23,097	\$ 18,704	\$ 17,171	\$ 18,256	\$ 15,039
Other	PD280	\$ 1,511	\$ 1,511	\$ 2,303	\$ 2,327	\$ 2,338
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 302	\$ 497	\$ 491	\$ 536	\$ 1,536
Held for Sale Included in PD215:PD280	PD292	\$ 1,761	N/A	N/A	N/A	N/A
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	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 200,976	\$ 199,597	\$ 276,355	\$ 45,026	\$ 41,536
Mortgage Loans - Total	SUB2501	\$ 3,417	\$ 4,181	\$ 4,748	\$ 6,850	\$ 7,295
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 124	\$ 124
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,041	\$ 882	\$ 776	\$ 781	\$ 1,075
Secured by First Liens	PD323	\$ 2,277	\$ 3,183	\$ 3,829	\$ 5,818	\$ 5,961
Secured by Junior Liens	PD324	\$ 99	\$ 116	\$ 118	\$ 103	\$ 135
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD338	\$ 0	\$ 0	\$ 25	\$ 24	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 31,425	\$ 32,369	\$ 31,767	\$ 29,719	\$ 26,273
Consumer Loans - Total	SUB2531	\$ 166,134	\$ 163,047	\$ 239,840	\$ 8,457	\$ 7,968
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 23	\$ 16	\$ 26	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
Auto Loans	PD367	\$ 55	\$ 25	\$ 32	\$ 46	\$ 25
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 157,024	\$ 158,203	\$ 238,468	\$ 8,252	\$ 7,723
Other	PD380	\$ 9,032	\$ 4,803	\$ 1,314	\$ 159	\$ 192
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 82	\$ 104	\$ 87	\$ 97	\$ 298
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 52,523	\$ 52,848	\$ 48,323	\$ 46,934	\$ 42,728
90% up to 100% LTV	LD110	\$ 44,408	\$ 46,226	\$ 43,815	\$ 41,687	\$ 36,811
100% and greater LTV	LD120	\$ 8,115	\$ 6,622	\$ 4,508	\$ 5,247	\$ 5,917
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,906	\$ 1,711	\$ 1,411	\$ 2,516	\$ 2,232
Past Due and Still Accruing - Total	SUB5240	\$ 677	\$ 449	\$ 254	\$ 516	\$ 203
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 368	\$ 249	\$ 126	\$ 409	\$ 120
90% up to 100% LTV	LD210	\$ 368	\$ 249	\$ 126	\$ 409	\$ 120
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 309	\$ 200	\$ 128	\$ 107	\$ 83

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 309	\$ 200	\$ 128	\$ 107	\$ 83
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,229	\$ 1,262	\$ 1,157	\$ 2,000	\$ 2,029
90% up to 100% LTV	LD250	\$ 203	\$ 203	\$ 123	\$ 81	\$ 109
100% and greater LTV	LD260	\$ 1,026	\$ 1,059	\$ 1,034	\$ 1,919	\$ 1,920
Net Charge-offs - Total	SUB5300	\$ 35	\$ 104	\$ 21	\$ 14	\$ 0
90% up to 100% LTV	LD310	\$ 35	\$ 104	\$ 21	\$ 14	\$ 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	\$ 10,434	\$ 9,885	\$ 8,565	\$ 7,530	\$ 7,459
90% up to 100% LTV	LD430	\$ 10,434	\$ 9,885	\$ 8,242	\$ 7,432	\$ 7,459
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 323	\$ 98	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 50,669	\$ 40,470	\$ 36,467	\$ 31,165	\$ 34,531
Mortgage Construction Loans	CC105	\$ 47,867	\$ 37,038	\$ 33,105	\$ 28,327	\$ 32,376
Other Mortgage Loans	CC115	\$ 2,802	\$ 3,432	\$ 3,362	\$ 2,838	\$ 2,155
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 436	\$ 578	\$ 297	\$ 948	\$ 264
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 106,673	\$ 100,954	\$ 78,322	\$ 69,718	\$ 75,360
1-4 Dwelling Units	CC280	\$ 103,417	\$ 98,485	\$ 76,549	\$ 67,436	\$ 74,833
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 750	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 3,256	\$ 2,469	\$ 1,023	\$ 2,282	\$ 527
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 323	\$ 225	\$ 228	\$ 282	\$ 233
Commitments Outstanding to Purchase Loans	CC320	\$ 2,078	\$ 1,898	\$ 690	\$ 1,918	\$ 1,315
Commitments Outstanding to Sell Loans	CC330	\$ 643,043	\$ 46,664	\$ 29,447	\$ 27,794	\$ 34,232
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 421,201,431	\$ 380,998,974	\$ 364,830,592	\$ 84,869,771	\$ 75,284,071
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,371,606	\$ 1,277,096	\$ 1,184,882	\$ 1,107,809	\$ 1,010,499
Commercial Lines	CC420	\$ 25,979,584	\$ 26,350,972	\$ 28,668,199	\$ 23,503,006	\$ 18,842,782
Open-End Consumer Lines - Credit Cards	CC423	\$ 393,006,148	\$ 352,594,908	\$ 334,678,642	\$ 59,955,815	\$ 55,117,652
Open-End Consumer Lines - Other	CC425	\$ 844,093	\$ 775,998	\$ 298,869	\$ 303,141	\$ 313,138
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 13,449	\$ 13,444	\$ 6,444	\$ 6,444	\$ 6,444
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 13,449	\$ 13,444	\$ 6,444	\$ 6,444	\$ 6,444
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 18,093,550	\$ 18,034,284	\$ 7,596,934	\$ 7,711,907	\$ 7,502,966
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 95,452	\$ 105,842	\$ 89,189	\$ 95,435	\$ 95,386
Other Contingent Liabilities	CC480	\$ 34,000	\$ 28,000	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 272	\$ 168	\$ 168

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 5,908,084	\$ 378,558	\$ 4,471,721	\$ 7,170,620	\$ 2,442,587
Pass-Through Securities	CF143	\$ 3,595,228	\$ 23,964	\$ 2,724,759	\$ 4,812,867	\$ 806,845
Other Mortgage-Backed Securities	CF153	\$ 2,312,856	\$ 354,594	\$ 1,746,962	\$ 2,357,753	\$ 1,635,742
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,757,794	\$ 669,971	\$ 2,442,056	\$ 483,841	\$ 7,663
Pass-Through Securities	CF145	\$ 1,205,513	\$ 503,092	\$ 2,408,921	\$ 401,478	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 552,281	\$ 166,879	\$ 33,135	\$ 82,363	\$ 7,663
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 4,150,290	\$- 291,413	\$ 2,029,665	\$ 6,686,779	\$ 2,434,924
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 538,503	\$- 687,863	\$- 644,885	\$ 1,757,145	\$- 516,563
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 607,491	\$- 103,686	\$- 356,010	\$- 183,882	\$- 127,440
Mortgage Loans Disbursed - Total	SUB3831	\$ 623,692	\$ 546,325	\$ 440,387	\$ 519,158	\$ 590,731
Construction Loans - Total	SUB3840	\$ 70,112	\$ 48,320	\$ 49,564	\$ 35,164	\$ 41,486
1-4 Dwelling Units	CF190	\$ 59,043	\$ 46,415	\$ 47,352	\$ 29,539	\$ 39,058
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 11,069	\$ 1,905	\$ 2,212	\$ 5,625	\$ 2,428
Permanent Loans - Total	SUB3851	\$ 553,580	\$ 498,005	\$ 390,823	\$ 483,994	\$ 549,245
1-4 Dwelling Units	CF225	\$ 527,047	\$ 484,355	\$ 379,311	\$ 473,524	\$ 535,740
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,294	\$ 2,378	\$ 800	\$ 593	\$ 476
Nonresidential (Except Land)	CF260	\$ 4,218	\$ 5,929	\$ 5,836	\$ 2,956	\$ 5,910
Land	CF270	\$ 21,021	\$ 5,343	\$ 4,876	\$ 6,921	\$ 7,119
Loans and Participations Purchased - Total	SUB3880	\$ 823	\$ 715	\$ 4,447	\$ 0	\$ 627
Secured by 1-4 Dwelling Units	CF280	\$ 803	\$ 0	\$ 4,437	\$ 0	\$ 627
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 20	\$ 40	\$ 10	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 0	\$ 675	\$ 0	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 349,890	\$ 250,472	\$ 260,693	\$ 300,890	\$ 305,926
Secured by 1-4 Dwelling Units	CF310	\$ 345,933	\$ 250,472	\$ 260,693	\$ 299,890	\$ 305,438
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 3,957	\$ 0	\$ 0	\$ 1,000	\$ 488
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 349,067	\$- 249,757	\$- 256,246	\$- 300,890	\$- 305,299
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 293,215	\$ 240,694	\$ 158,193	\$ 181,993	\$ 222,975
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 8,133	\$ 7,070	\$ 6,792	\$ 12,779	\$ 1,151
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 54,048	\$ 40,271	\$ 41,619	\$ 51,924	\$ 41,608
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 10,457	\$ 62,944	\$ 32,740	\$ 49,054	\$ 63,608
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 35,259,943	\$ 31,529,352	\$ 23,401,400	\$ 26,489,915	\$ 27,533,276
Commercial	CF390	\$ 17,603,576	\$ 13,854,365	\$ 10,005,506	\$ 12,745,938	\$ 15,223,499
Consumer	CF400	\$ 17,656,367	\$ 17,674,987	\$ 13,395,894	\$ 13,743,977	\$ 12,309,777
Nonmortgage Loans - Sales - Total	SUB3915	\$ 5,532,969	\$ 432,474	\$ 428,147	\$ 240,506	\$ 750,324
Commercial	CF395	\$ 4,389,590	\$ 43,426	\$ 59,941	\$ 216,365	\$ 126,402
Consumer	CF405	\$ 1,143,379	\$ 389,048	\$ 368,206	\$ 24,141	\$ 623,922
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 29,726,974	\$ 31,096,878	\$ 22,973,253	\$ 26,249,409	\$ 26,782,952
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 201,637	\$ 1,749,181	\$- 700,786	\$ 591,852	\$ 290,160
New Deposits Received less Deposits Withdrawn	CF420	\$- 262,039	\$ 1,697,651	\$- 738,099	\$ 560,929	\$ 265,815
Interest Credited to Deposits	CF430	\$ 60,402	\$ 51,530	\$ 37,313	\$ 30,923	\$ 24,345
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 5,597,694	\$ 5,839,931	\$ 4,087,845	\$ 4,887,403	\$ 4,553,852
Fully Insured	DI100	\$ 2,677,168	\$ 2,592,188	\$ 2,543,280	\$ 2,309,751	\$ 2,071,811
Other	DI110	\$ 2,920,526	\$ 3,247,743	\$ 1,544,565	\$ 2,577,652	\$ 2,482,041
Deposits with Balances - \$100,000 or Less	DI120	\$ 4,106,492	\$ 4,387,916	\$ 4,363,139	\$ 3,964,209	\$ 3,453,394
Deposits with Balances - Greater than \$100,000	DI130	\$ 4,552,374	\$ 4,468,419	\$ 2,745,684	\$ 2,950,565	\$ 2,867,758
Number of Deposit Accounts - Total	SUB4062	1,748,779	2,387,828	1,992,202	858,215	793,757
Balances of \$100,000 or Less	DI150	1,739,569	2,380,859	1,985,482	851,603	787,239
Balances Greater than \$100,000	DI160	9,210	6,969	6,720	6,612	6,518
IRA/Keogh Accounts	DI200	\$ 26,850	\$ 26,031	\$ 24,991	\$ 24,981	\$ 24,747
Uninsured Deposits	DI210	\$ 3,671,750	\$ 4,012,553	\$ 1,899,968	\$ 2,577,135	\$ 2,390,137
Preferred Deposits	DI220	\$ 400	\$ 1,318	\$ 1,312	\$ 1,307	\$ 31,302
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 328,196	\$ 350,439	\$ 337,702	\$ 286,463	\$ 235,388
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 4,193,110	\$ 4,086,398	\$ 4,008,404	\$ 3,808,895	\$ 3,601,869
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,078,243	\$ 1,063,118	\$ 1,107,765	\$ 981,728	\$ 745,395
Deposits & Escrows - Time Deposits	DI340	\$ 3,059,320	\$ 3,356,379	\$ 1,654,953	\$ 1,837,687	\$ 1,738,501
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 174,434	\$ 158,924	\$ 144,559	\$ 124,535	\$ 99,384
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 141
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 36	\$ 45	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	6,069	6,271	6,299	517	541
Assets Held in Trading Accounts	SI375	\$ 4,054,959	\$ 4,270,585	\$ 4,026,894	\$ 3,536,583	\$ 1,487,910
Available-for-Sale Securities	SI385	\$ 20,846,986	\$ 18,708,046	\$ 18,970,937	\$ 18,014,049	\$ 13,840,210
Assets Held for Sale	SI387	\$ 775,125	\$ 145,666	\$ 90,350	\$ 71,678	\$ 71,377
Loans Serviced for Others	SI390	\$ 19,223,493	\$ 19,133,747	\$ 18,182,482	\$ 49,188	\$ 47,096
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 48,505	\$ 50,273	\$ 43,023	\$ 42,394	\$ 39,041
Other Residual Interests	SI404	\$ 45,620	\$ 53,990	\$ 44,258	\$ 51,123	\$ 54,214
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.72%	86.37%	89.37%	85.81%	85.95%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.42%	85.48%	88.00%	84.95%	85.17%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.27%	82.57%	87.62%	86.65%	86.00%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	68.82%	70.35%	67.60%	81.74%	81.41%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,479	\$ 1,479	\$ 1,367	\$ 1,467	\$ 1,519
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 11,269	\$ 10,888	\$ 9,944	\$ 6,553	\$ 6,705
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	7	6	5	4
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 33,135,203	\$ 32,256,954	\$ 31,565,517	\$ 26,446,340	\$ 26,112,251
Net Income (Loss) (SO91)	SI610	\$ 220,125	\$ 578,026	\$ 170,884	\$ 300,890	\$ 214,895
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 1,002	\$ 65,934	\$ 1,117	\$ 233,001	\$ 1,150
Stock Issued	SI640	\$ 237	\$ 123	\$ 19	\$ 130	\$ 875
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 715,474	\$ 299,476	\$ 587,745	\$ 2,224,110	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 144,496	\$ 66,815	\$- 66,157	\$ 23,455	\$ 119,818

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 350
Other Adjustments	SI671	\$- 337	\$- 256	\$ 63	\$- 19	\$ 1
Ending Equity Capital (SC80)	SI680	\$ 33,925,204	\$ 33,135,204	\$ 32,256,954	\$ 28,761,905	\$ 26,446,340
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 694	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 6,415	\$ 237,535	\$ 277,336	\$ 12,877
MUTUAL FUNDS AND ANNUITIES						
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 MONTH-END BALANCES						
Total Assets	SI870	\$ 57,400,232	\$ 54,081,533	\$ 49,903,286	\$ 38,730,408	\$ 37,282,694
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,355,296	\$ 4,876,576	\$ 4,260,688	\$ 4,638,968	\$ 7,469,306
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 21,106,622	\$ 20,008,818	\$ 20,161,614	\$ 14,222,956	\$ 10,094,727
Nonmortgage Loans	SI885	\$ 27,537,864	\$ 23,812,652	\$ 22,491,212	\$ 18,300,782	\$ 12,066,011
Deposits and Excrows	SI890	\$ 8,402,166	\$ 8,326,328	\$ 7,343,723	\$ 6,454,062	\$ 6,568,680
Total Borrowings	SI895	\$ 9,964,962	\$ 7,693,332	\$ 5,389,571	\$ 3,868,602	\$ 3,349,172
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	11	18	13	9	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 432	\$ 953	\$ 3,586	\$ 80	\$ 158
Interest Charged on Loans Made During Quarter - Minimum	SI920	10.87	7.62	6.91	7.97	9.49
Interest Charged on Loans Made During Quarter - Maximum	SI930	14.25	19.86	10.91	20.24	13.99

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	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
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	4	4

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 25,699,573	\$ 24,536,691	\$ 23,512,452	\$ 23,723,097	\$ 22,133,831
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 214,860	\$ 206,907	\$ 204,808	\$ 202,020	\$ 185,956
Personal Trust and Agency Accounts	FS210	\$ 182,603	\$ 175,926	\$ 174,452	\$ 171,257	\$ 158,577
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	\$ 32,257	\$ 30,981	\$ 30,356	\$ 30,763	\$ 27,379
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	\$ 2,977,381	\$ 2,940,571	\$ 2,848,082	\$ 2,995,082	\$ 3,242,879
Personal Trust and Agency Accounts	FS211	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,977,357	\$ 2,940,547	\$ 2,848,058	\$ 2,995,058	\$ 3,242,855
Employee Benefit - Defined Contribution	FS221	\$ 2,977,357	\$ 2,940,547	\$ 2,848,058	\$ 2,995,058	\$ 3,242,340

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 515
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 22,507,332	\$ 21,389,213	\$ 20,459,562	\$ 20,525,995	\$ 18,704,996
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	586	588	583	580	557
Personal Trust and Agency Accounts	FS212	508	510	506	507	492
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	78	78	77	73	65
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	6,692	6,858	6,927	7,115	7,299
Personal Trust and Agency Accounts	FS213	1	1	1	1	1
Retirement-related Trust and Agency Accounts - Total	SUB6130	6,691	6,857	6,926	7,114	7,298
Employee Benefit - Defined Contribution	FS223	6,691	6,857	6,926	7,114	7,297
Employee Benefit - Defined Benefit	FS233	0	0	0	0	1
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	817,628	812,200	778,345	766,104	761,975
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,803	\$ 3,174	\$ 1,618	\$ 6,522	\$ 4,869
Personal Trust and Agency Accounts	FS310	\$ 1,874	\$ 1,248	\$ 656	\$ 2,126	\$ 1,564
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 344	\$ 226	\$ 112	\$ 1,153	\$ 872
Employee Benefit - Defined Contribution	FS320	\$ 344	\$ 226	\$ 112	\$ 1,150	\$ 869
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 293	\$ 189	\$ 93	\$ 370	\$ 281

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 2,163	\$ 1,425	\$ 714	\$ 2,719	\$ 2,039
Other Fiduciary and Related Services	FS390	\$ 129	\$ 86	\$ 43	\$ 154	\$ 113
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,742	\$ 2,428	\$ 1,283	\$ 4,431	\$ 819
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 2	\$ 1	\$ 0	\$ 3	\$ 3
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,059	\$ 745	\$ 335	\$ 2,088	\$ 4,047
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 180,596	\$ 175,950	\$ 174,452	\$ 171,257	\$ 7,233
Non-Interest-Bearing Deposits	FS410	\$ 480	\$ 118	\$ 208	\$ - 35	\$ 0
Interest-Bearing Deposits	FS415	\$ 530	\$ 599	\$ 676	\$ 817	\$ 215
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,018	\$ 2,216	\$ 2,361	\$ 1,835	\$ 0
State, County and Municipal Obligations	FS425	\$ 2,632	\$ 2,721	\$ 2,805	\$ 2,882	\$ 0
Money Market Mutual Funds	FS430	\$ 8,317	\$ 10,129	\$ 11,972	\$ 10,816	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,754	\$ 5,462	\$ 5,849	\$ 6,733	\$ 0
Common and Preferred Stock	FS445	\$ 138,761	\$ 133,099	\$ 128,714	\$ 127,569	\$ 7,018
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 4,288	\$ 4,281	\$ 4,804	\$ 3,260	\$ 0
Miscellaneous Assets	FS460	\$ 17,816	\$ 17,325	\$ 17,063	\$ 17,380	\$ 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	1	1	1	1	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	1	1	1	1	1
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 24	\$ 24	\$ 24	\$ 24	\$ 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	\$ 24	\$ 24	\$ 24	\$ 24	\$ 24
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/Othr 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/Othr 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/Othr 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	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 33,925,204	\$ 33,135,206	\$ 32,256,956	\$ 28,761,905	\$ 26,446,340
Equity Capital Deductions - Total	SUB1631	\$ 463,322	\$ 479,590	\$ 506,236	\$ 171,258	\$ 198,489
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 459,872	\$ 475,394	\$ 501,292	\$ 165,602	\$ 190,360
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,450	\$ 4,196	\$ 4,944	\$ 5,656	\$ 8,129
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 16,050	\$- 120,919	\$- 46,664	\$- 105,673	\$- 57,427
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 18,203	\$- 162,668	\$- 95,908	\$- 162,031	\$- 138,576
Qualifying Intangible Assets	CCR185	\$ 34,253	\$ 41,749	\$ 49,244	\$ 56,358	\$ 81,149
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 33,477,932	\$ 32,534,697	\$ 31,704,056	\$ 28,484,974	\$ 26,190,424
Total Assets (SC60)	CCR205	\$ 58,451,394	\$ 55,716,940	\$ 51,805,994	\$ 41,998,070	\$ 37,174,857
Asset Deductions - Total	SUB1651	\$ 463,363	\$ 479,631	\$ 506,277	\$ 171,299	\$ 198,530
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 459,913	\$ 475,435	\$ 501,333	\$ 165,643	\$ 190,401
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,450	\$ 4,196	\$ 4,944	\$ 5,656	\$ 8,129
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 31,029	\$- 183,836	\$- 72,285	\$- 160,754	\$- 100,873
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,224	\$- 225,585	\$- 121,529	\$- 217,112	\$- 182,022
Qualifying Intangible Assets	CCR285	\$ 34,253	\$ 41,749	\$ 49,244	\$ 56,358	\$ 81,149
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 58,019,060	\$ 55,053,473	\$ 51,227,432	\$ 41,666,017	\$ 36,875,454
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,320,762	\$ 2,202,138	\$ 2,049,099	\$ 1,666,641	\$ 1,475,018
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 33,477,932	\$ 32,534,697	\$ 31,704,056	\$ 28,484,974	\$ 26,190,424
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 18,361	\$ 24,133	\$ 22,750	\$ 29,690	\$ 27,989
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	\$ 304,860	\$ 272,784	\$ 241,410	\$ 154,954	\$ 138,463
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 323,221	\$ 296,917	\$ 264,160	\$ 184,644	\$ 166,452
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 323,221	\$ 296,917	\$ 264,160	\$ 184,644	\$ 166,452

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93049 - OTS-Regulated: Utah	(\$Thousands)
Run Date: November 22, 2005, 11:18 AM	September 2005	

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 101,057	\$ 112,164	\$ 96,971	\$ 105,971	\$ 106,534
Total Risk-Based Capital	CCR39	\$ 33,700,096	\$ 32,719,450	\$ 31,871,245	\$ 28,563,647	\$ 26,250,342
0% R/W Category - Cash	CCR400	\$ 239,476	\$ 245,889	\$ 277,022	\$ 9,596	\$ 8,963
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,169,938	\$ 1,318,611	\$ 453,497	\$ 878,551	\$ 2,712,203
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 11,506	\$ 7,313	\$ 7,484	\$ 4,593	\$ 5,799
0% R/W Category - Assets Total	CCR420	\$ 1,420,920	\$ 1,571,813	\$ 738,003	\$ 892,740	\$ 2,726,965
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	\$ 20,723,075	\$ 17,799,587	\$ 18,719,165	\$ 16,993,552	\$ 9,433,631
20% R/W Category - Claims on FHLBs	CCR435	\$ 720,017	\$ 718,547	\$ 715,018	\$ 250,829	\$ 172,160
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 159,969	\$ 32,379	\$ 32,168	\$ 30,176	\$ 29,794
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 7,838,780	\$ 9,469,059	\$ 6,160,784	\$ 7,666,673	\$ 10,612,873
20% R/W Category - Other	CCR450	\$ 3,937,297	\$ 5,638,240	\$ 8,873,405	\$ 4,409,048	\$ 2,834,543
20% R/W Category - Assets Total	CCR455	\$ 33,379,138	\$ 33,657,812	\$ 34,500,540	\$ 29,350,278	\$ 23,083,001
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 6,675,827	\$ 6,731,563	\$ 6,900,108	\$ 5,870,055	\$ 4,616,600
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 591,788	\$ 623,418	\$ 603,504	\$ 606,081	\$ 597,767
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 8,299	\$ 9,097	\$ 8,038	\$ 8,353	\$ 8,066
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 30,138	\$ 11,046	\$ 5,697	\$ 3,432	\$ 1,921
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 71,348	\$ 31,440	\$ 29,571	\$ 24,803	\$ 21,162
50% R/W Category - Other	CCR480	\$ 59,523	\$ 55,236	\$ 54,695	\$ 48,470	\$ 45,037
50% R/W Category - Assets Total	CCR485	\$ 761,096	\$ 730,237	\$ 701,505	\$ 691,139	\$ 673,953
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 380,550	\$ 365,120	\$ 350,754	\$ 345,570	\$ 336,977
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 20,895	\$ 10,167	\$ 128,870
100% R/W Category - All Other Assets	CCR506	\$ 24,769,605	\$ 21,827,348	\$ 19,365,971	\$ 13,025,914	\$ 10,874,953
100% R/W Category - Assets Total	CCR510	\$ 24,769,605	\$ 21,827,348	\$ 19,386,866	\$ 13,036,081	\$ 11,003,823
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 24,769,605	\$ 21,827,348	\$ 19,386,866	\$ 13,036,081	\$ 11,003,823
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93049 - OTS-Regulated: Utah September 2005	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 60,330,759	\$ 57,787,210	\$ 55,326,914	\$ 43,970,238	\$ 37,487,742
Subtotal Risk-Weighted Assets	CCR75	\$ 31,825,981	\$ 28,924,030	\$ 26,637,727	\$ 19,251,706	\$ 15,957,400
Excess Allowances for Loan and Lease Losses	CCR530	\$ 434,507	\$ 397,237	\$ 449,778	\$ 220,390	\$ 234,489
Total Risk-Weighted Assets	CCR78	\$ 31,391,474	\$ 28,526,793	\$ 26,187,949	\$ 19,031,316	\$ 15,722,911
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,511,318	\$ 2,282,144	\$ 2,095,036	\$ 1,522,505	\$ 1,257,833
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	57.70%	59.10%	61.89%	68.37%	71.02%
Total Risk-Based Capital Ratio	CCR820	107.35%	114.70%	121.70%	150.09%	166.96%
Tier 1 Risk-Based Capital Ratio	CCR830	106.32%	113.66%	120.69%	149.12%	165.90%
Tangible Equity Ratio	CCR840	57.68%	59.07%	61.85%	68.32%	70.96%

*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.