



2Q 2016

Utah Credit Union Performance Summary



Utah Credit Union Association

2nd Quarter 2016

Utah Credit Union

Performance Summary

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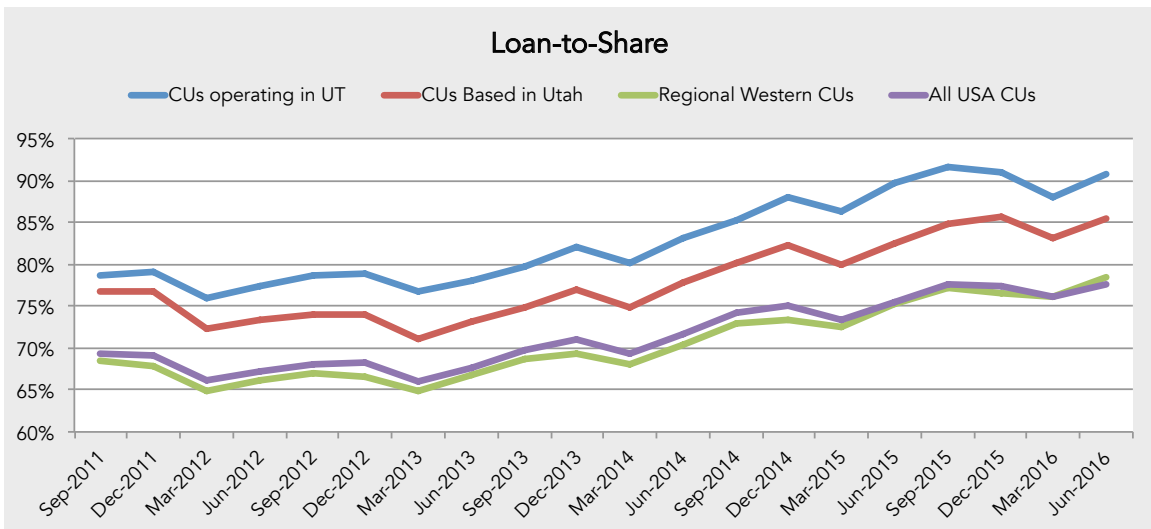
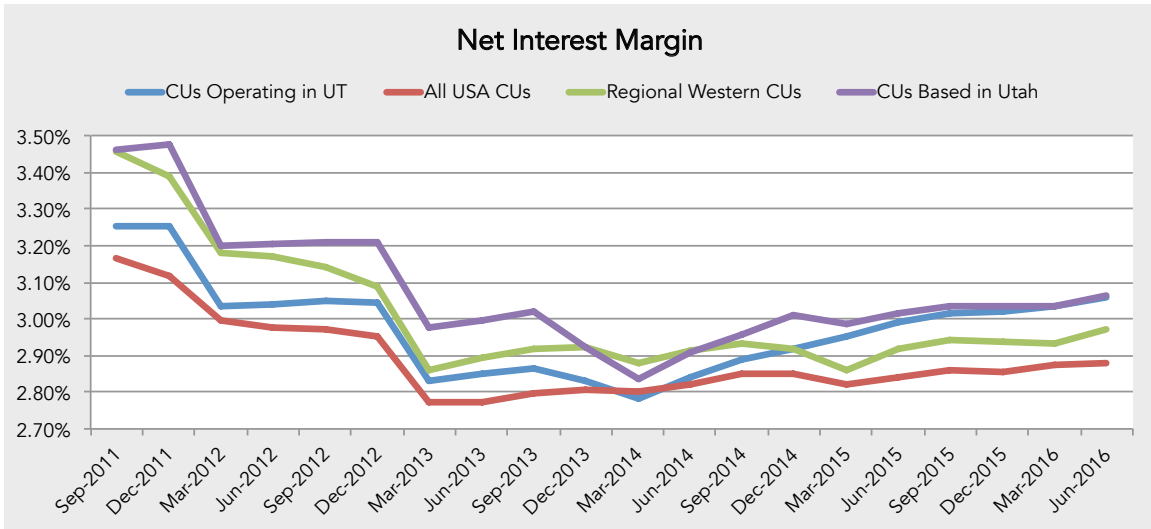
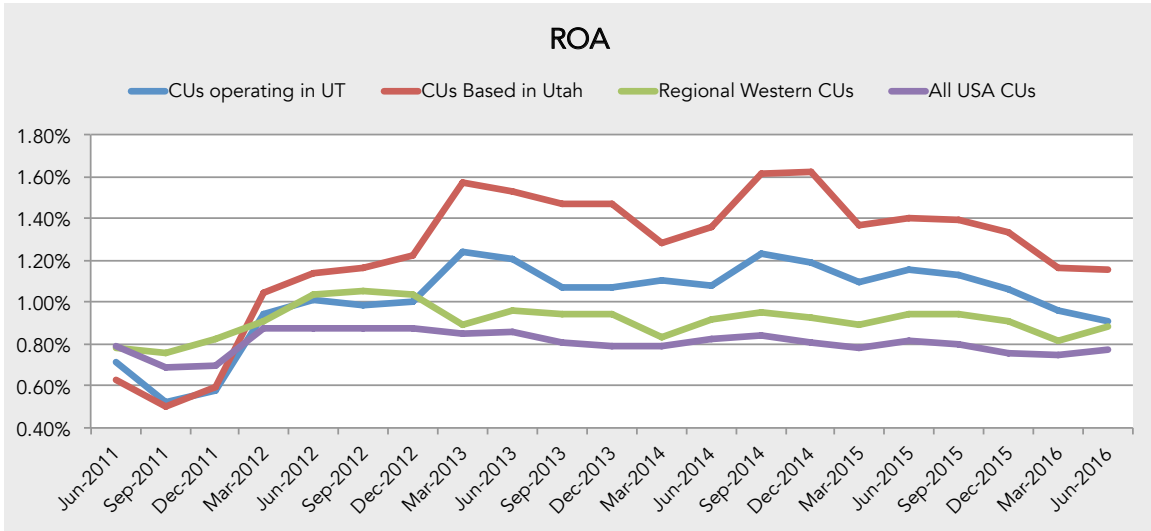
Key Performance Comparisons as of June 30, 2016

	US CUs	UT CUs	UT as % of Industry
Number of CUs	6,011	69	1.15%
Federal Chartered CUs	3,680	34	0.92%
State-Chartered CUs, NCUSIF insured	2,208	35	1.59%
State-Chartered CUs, ASI insured	123	-	0.00%
Total State Chartered CUs	2,331	35	1.50%
Total Members	106,151,964	2,182,152	2.06%
Members, average per CU	17,660	31,625	179.08%
# of Mergers/Liquidations YTD	136	1	0.74%
Total Assets	\$1,270,323,428,720	\$21,544,223,373	1.70%
Total Loans	\$833,301,064,559	\$15,850,571,497	1.90%
Total Shares	\$1,064,813,289,209	\$18,485,780,499	1.74%
Total Capital	\$144,576,774,929	\$2,417,255,830	1.67%
Average Asset Size	\$211,333,127	\$312,235,121	147.75%

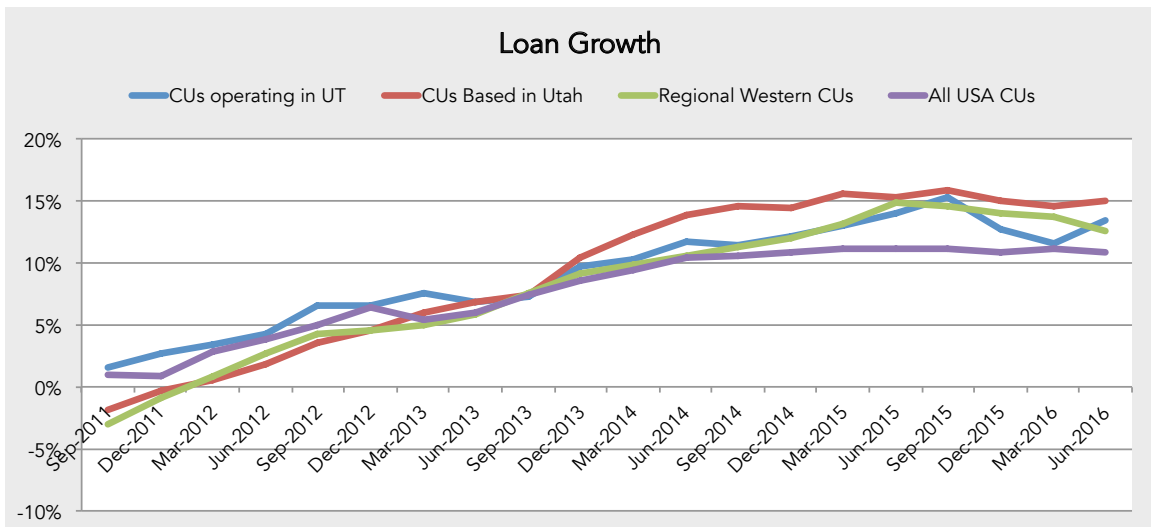
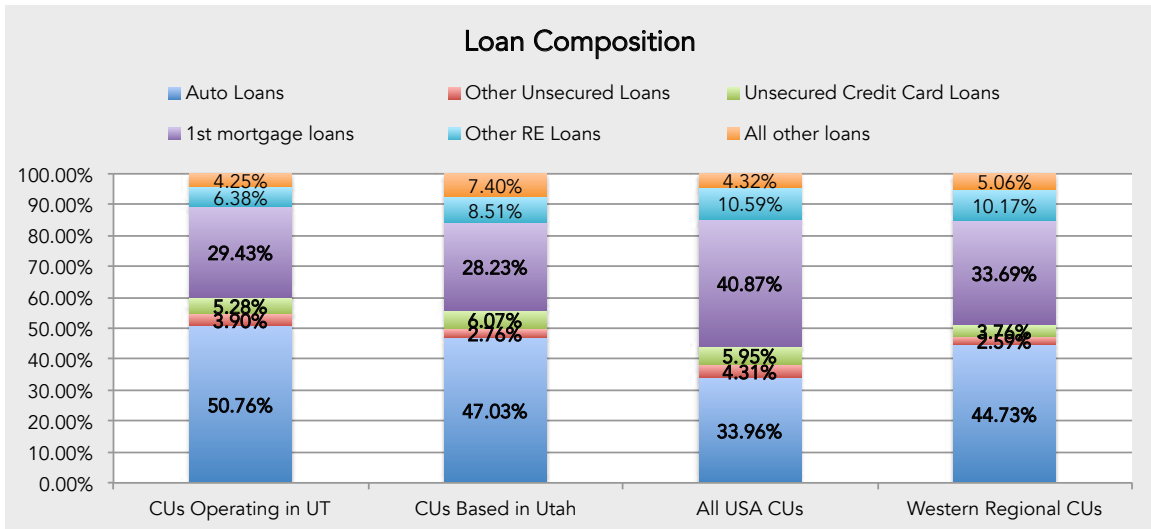
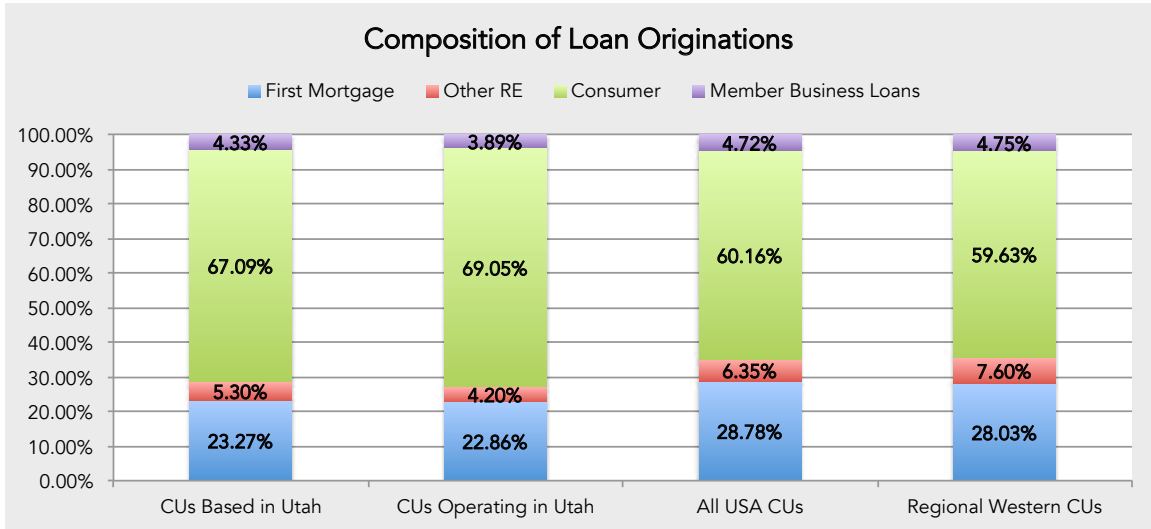
	As a % of Average Assets	
	US CUs	UT CUs
Interest Income	3.39%	3.48%
Interest Expense	0.51%	0.42%
Net Interest Margin	2.88%	3.06%
Loss Provisions	0.36%	0.42%
Operating Expenses (including stabilization expenses)	3.09%	3.57%
Non-interest income	1.35%	2.09%
ROA	0.77%	1.16%

	US CUs	UT CUs
12-month loan growth	10.92%	14.96%
12-month share growth	7.88%	10.86%
12-month capital growth	8.28%	11.72%
12-month asset growth	7.94%	12.78%
Loans/Shares	77.68%	85.57%
Net Worth/Assets	10.85%	10.87%
Capital/Assets	11.38%	11.22%
Delinquency Ratio	0.75%	0.53%
Average Loan Balance	\$13,953	\$10,877
Average Share Balance	\$10,031	\$8,293

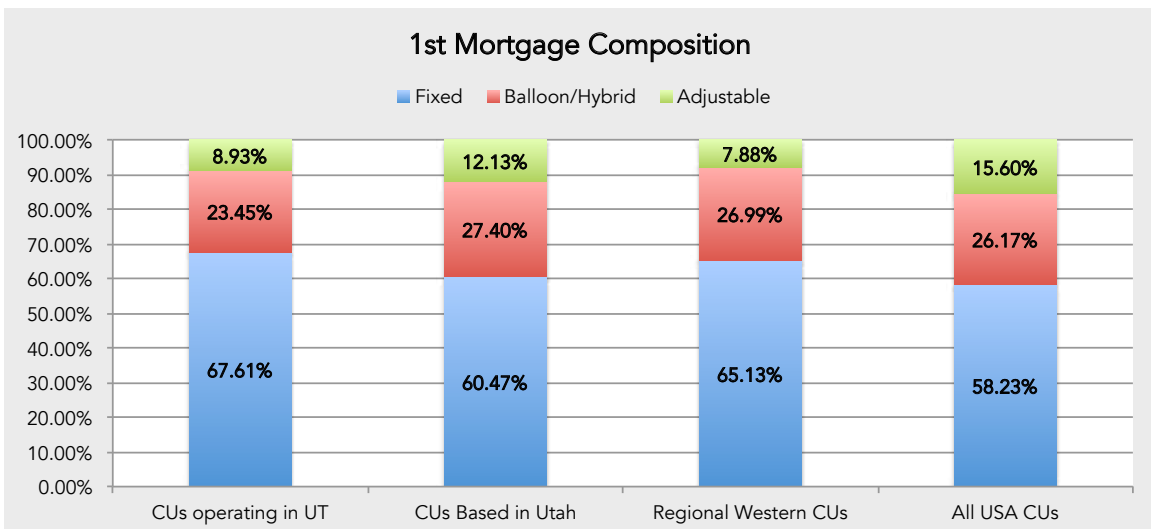
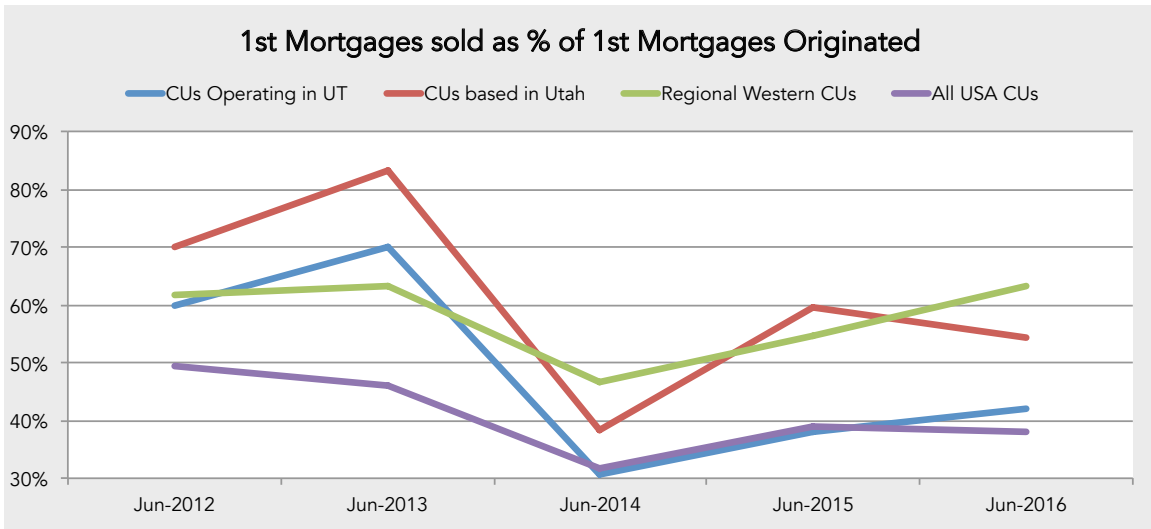
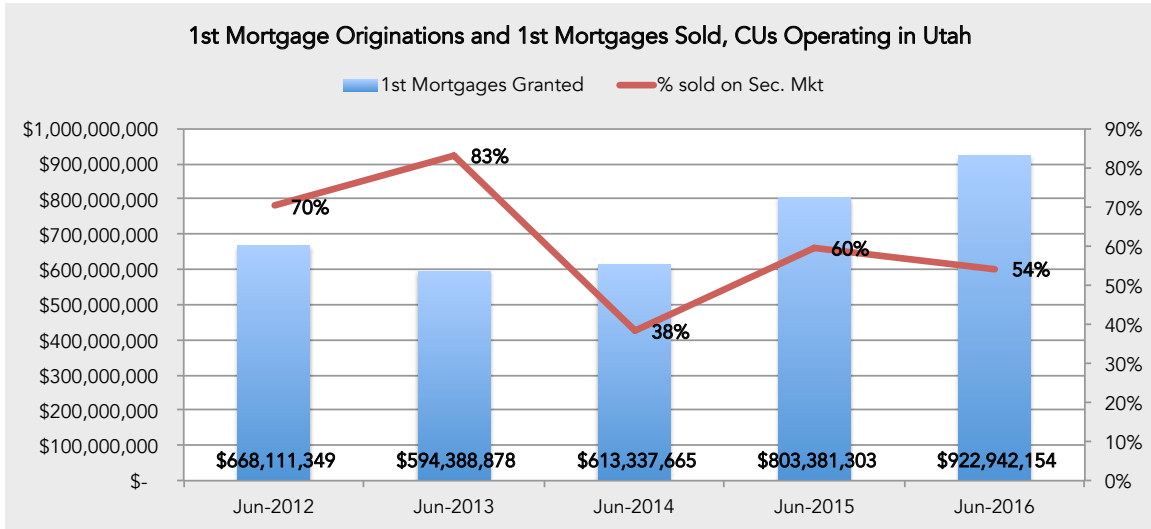
Key Ratios as of June 30, 2016



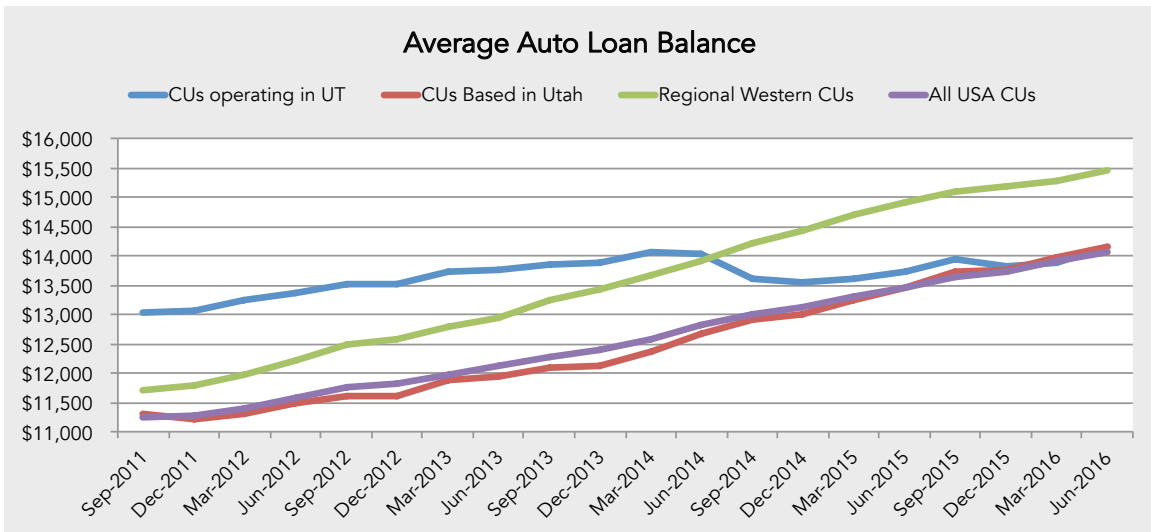
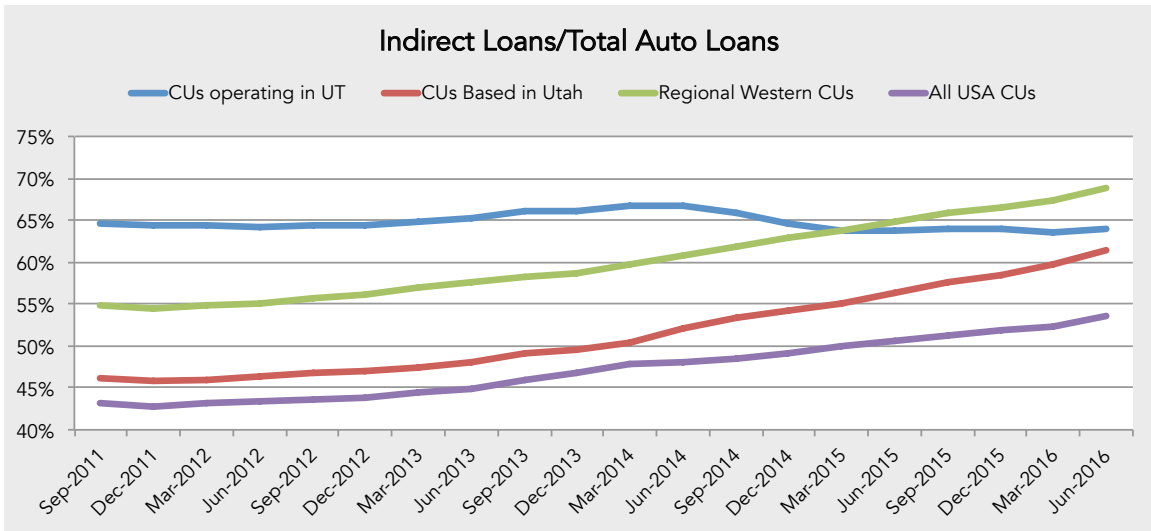
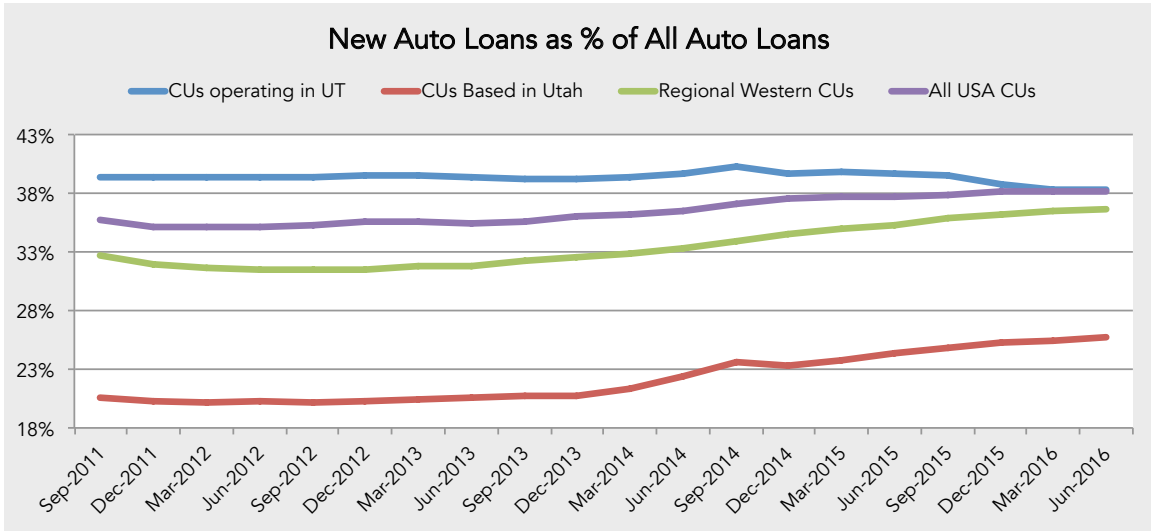
Lending – Overview as of June 30, 2016



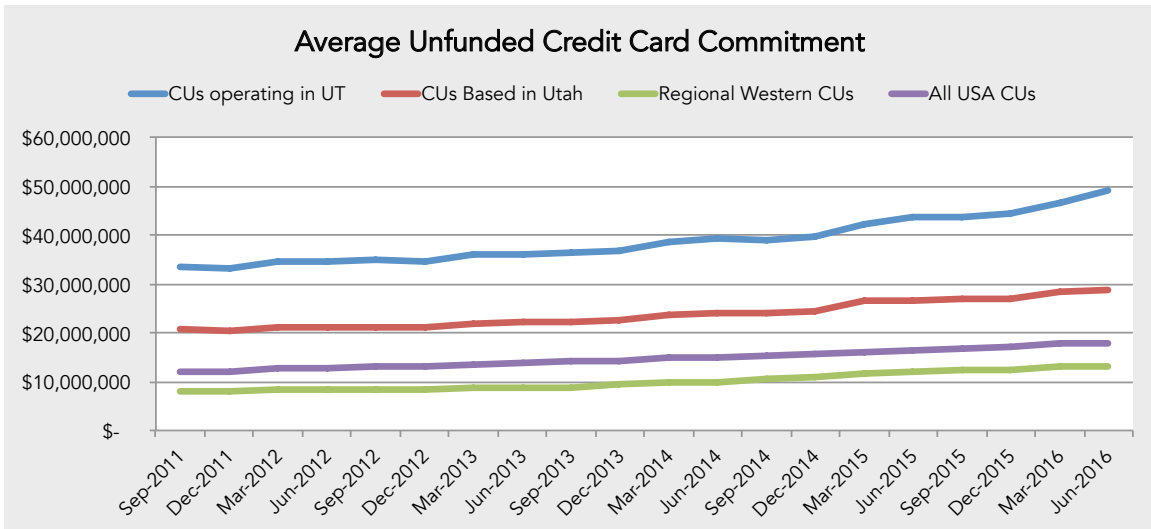
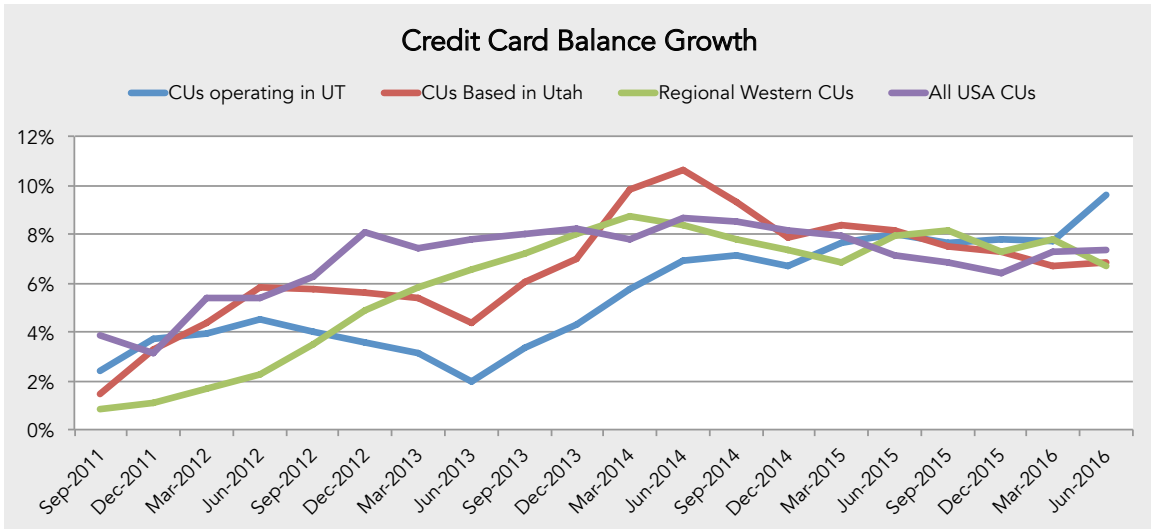
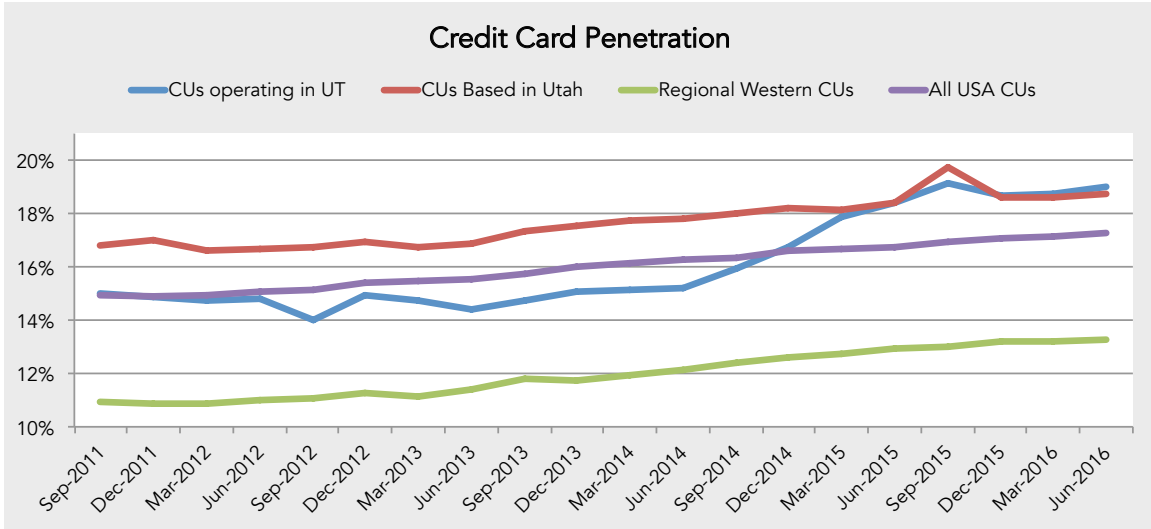
Lending – Real Estate as of June 30, 2016



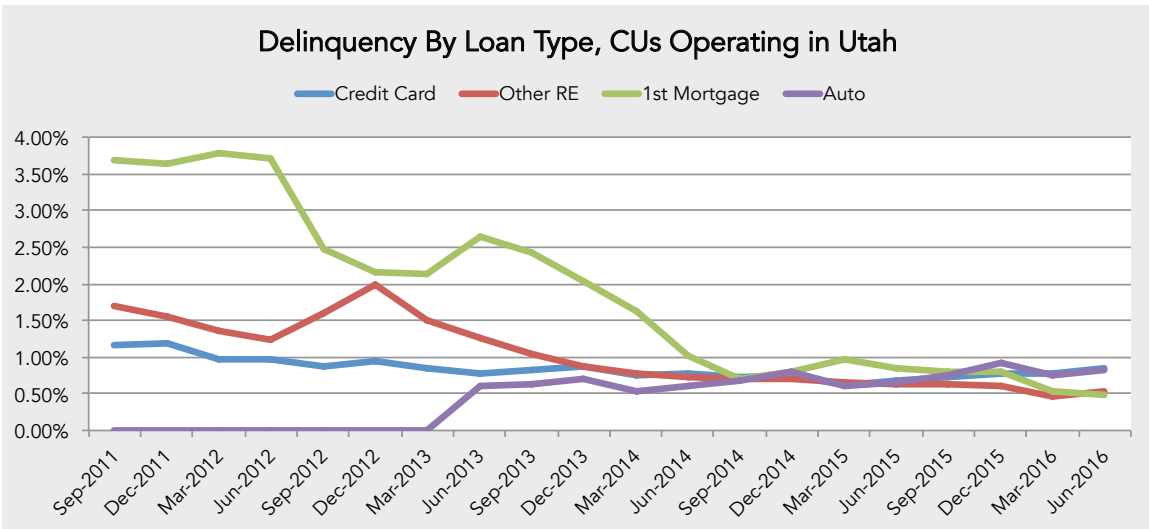
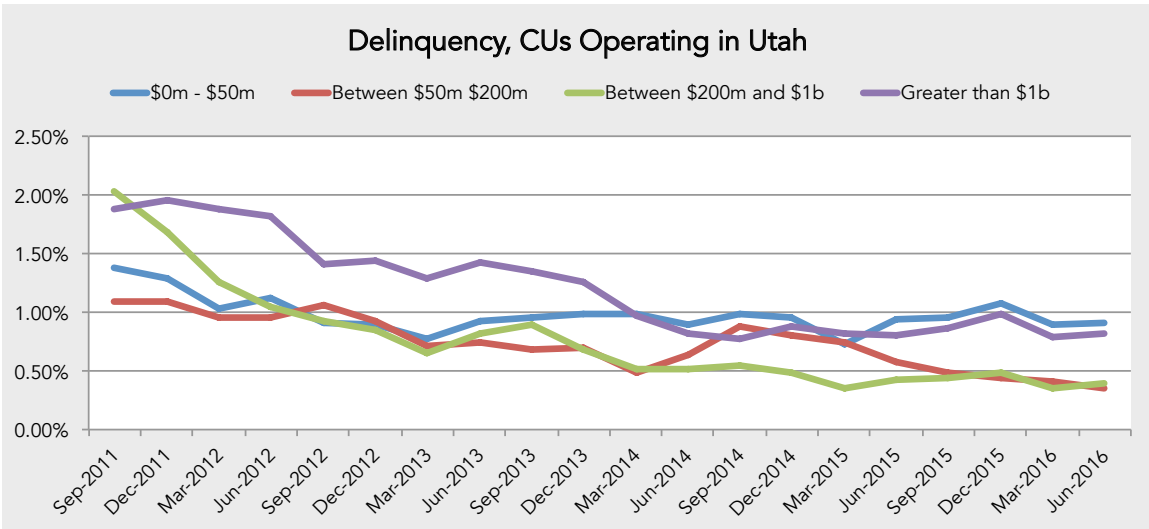
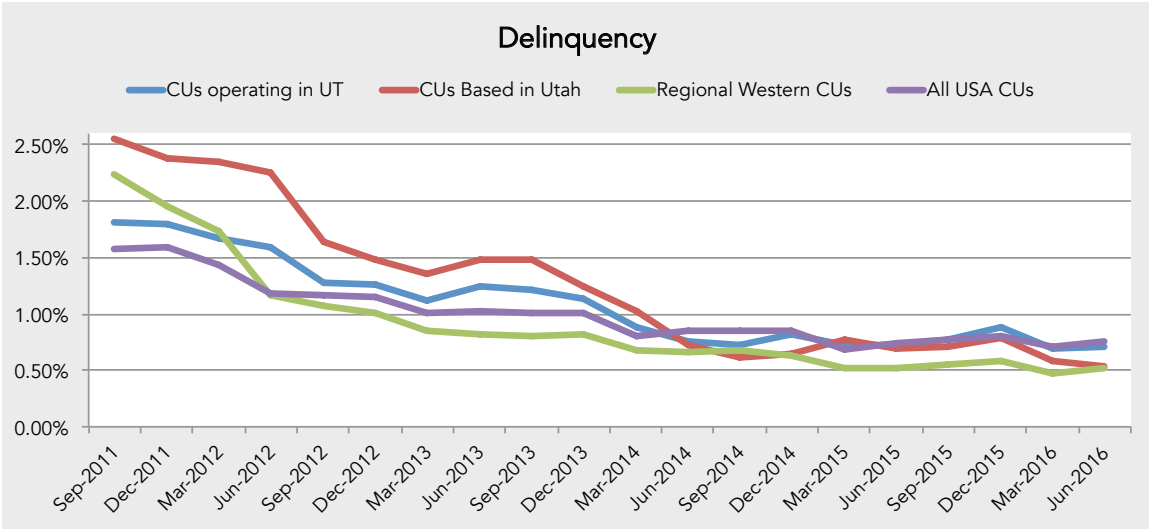
Lending – Auto as of June 30, 2016



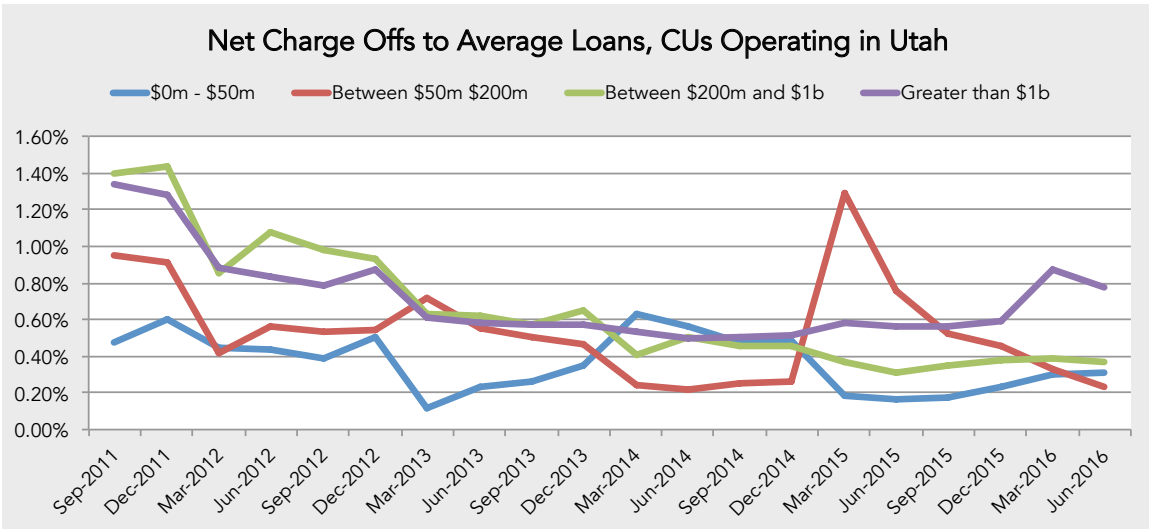
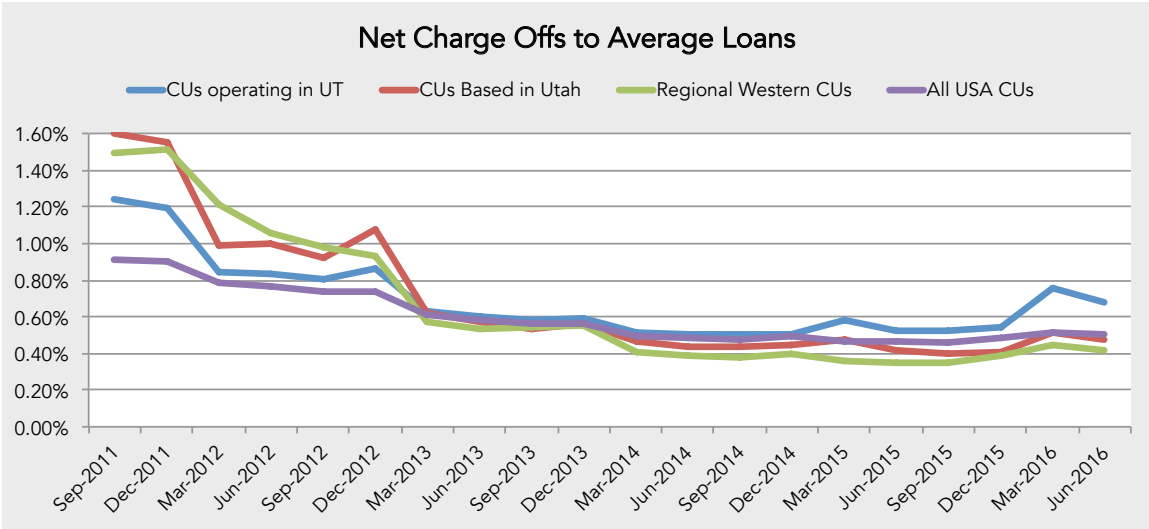
Lending – Credit Cards as of June 30, 2016



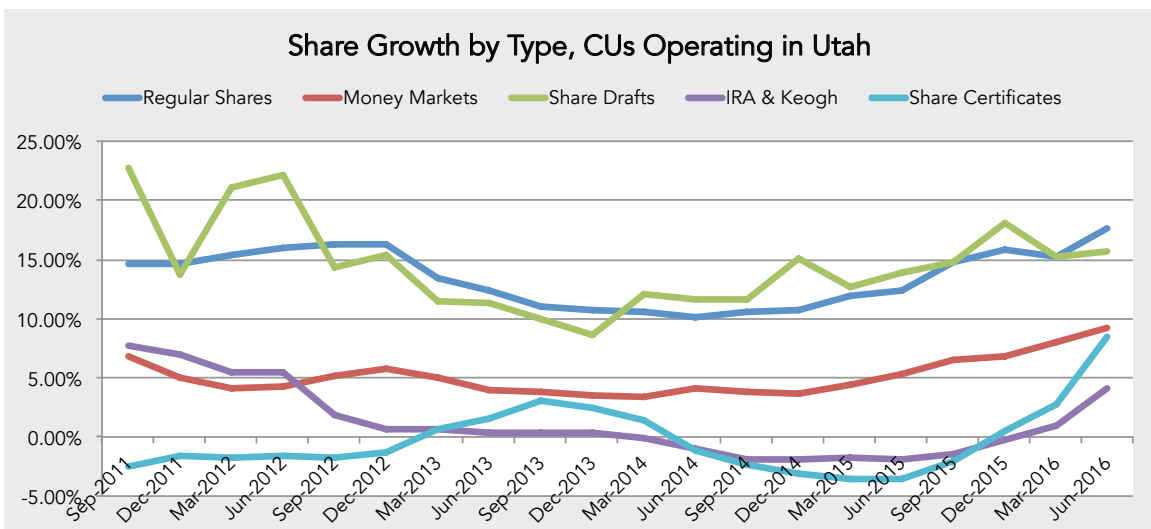
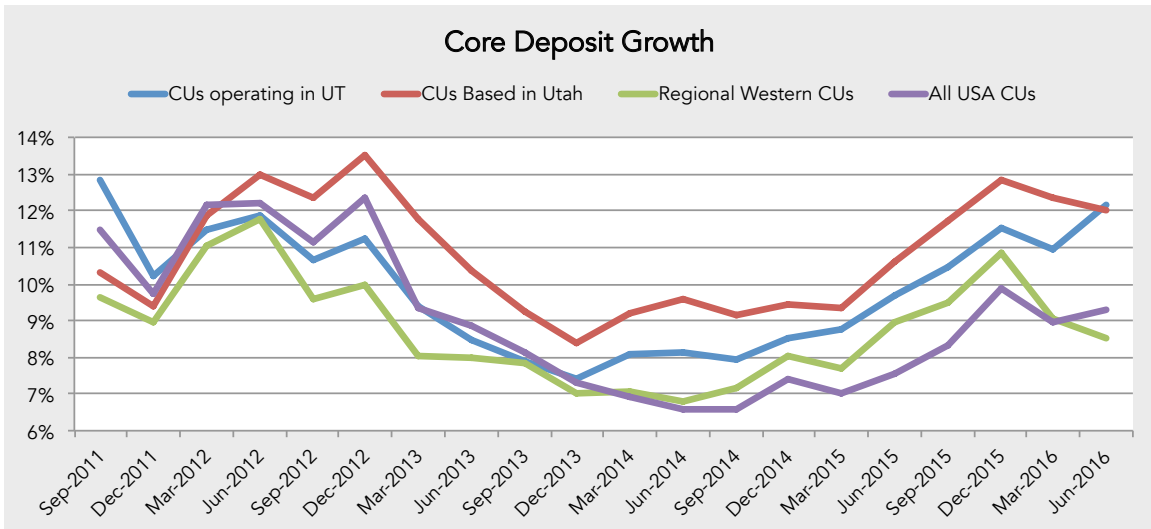
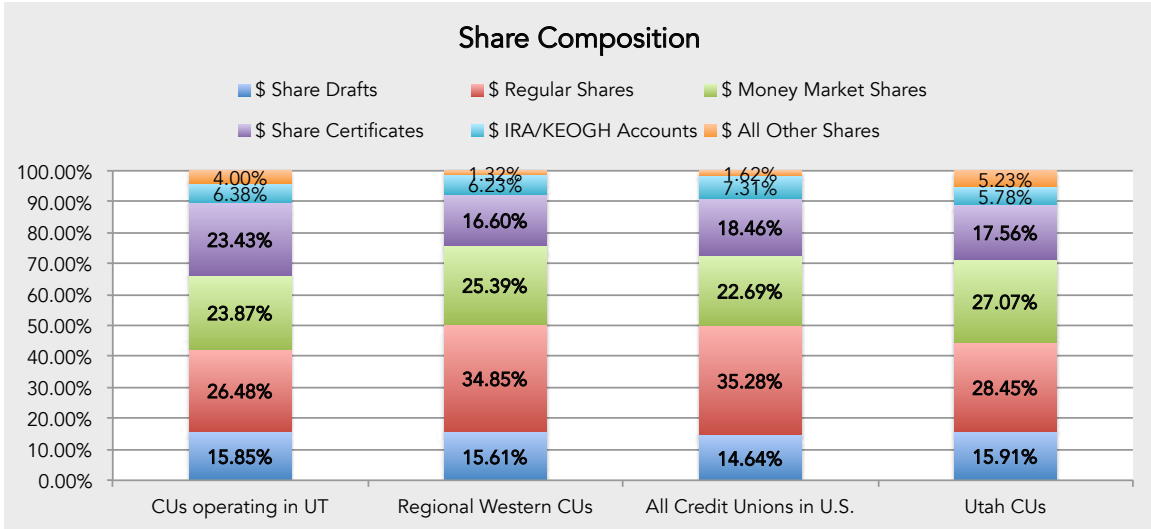
Asset Quality as of June 30, 2016



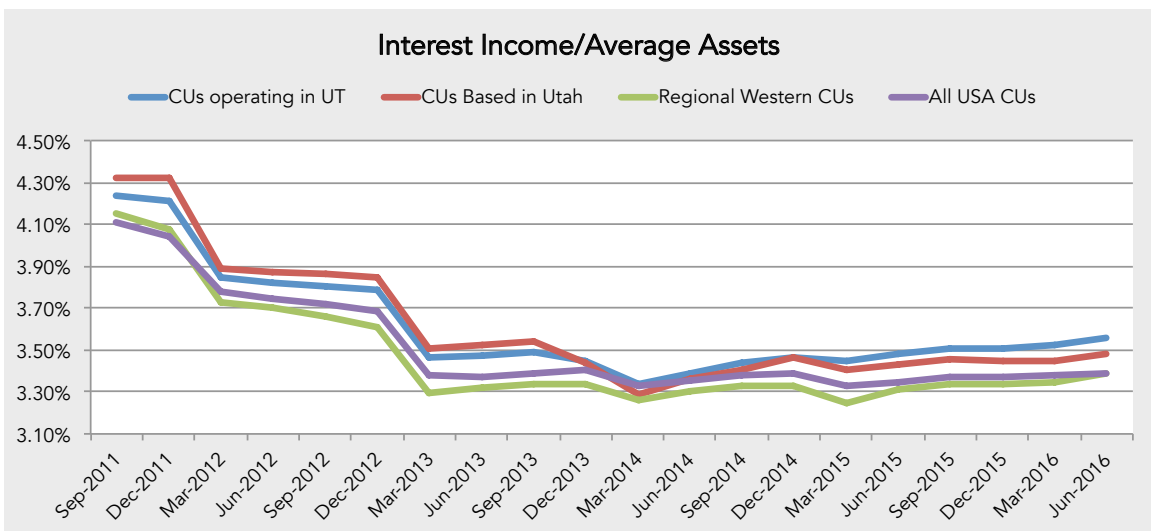
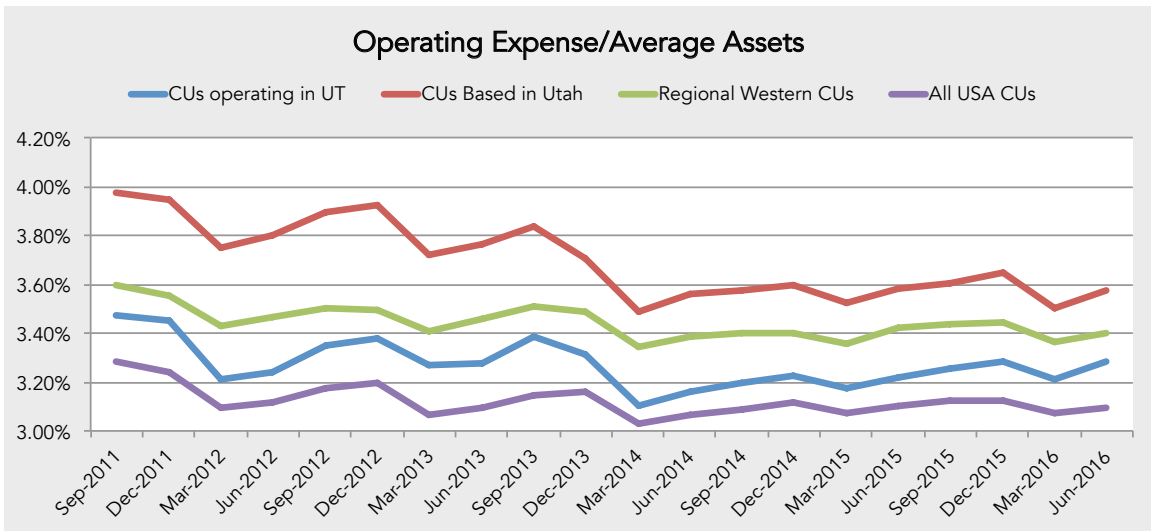
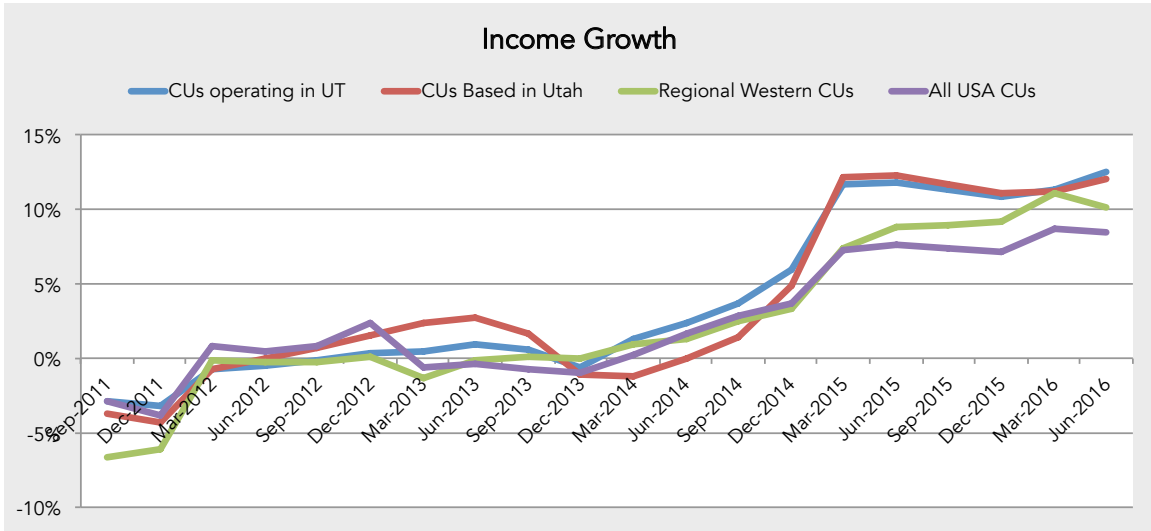
Asset Quality – continued as of June 30, 2016



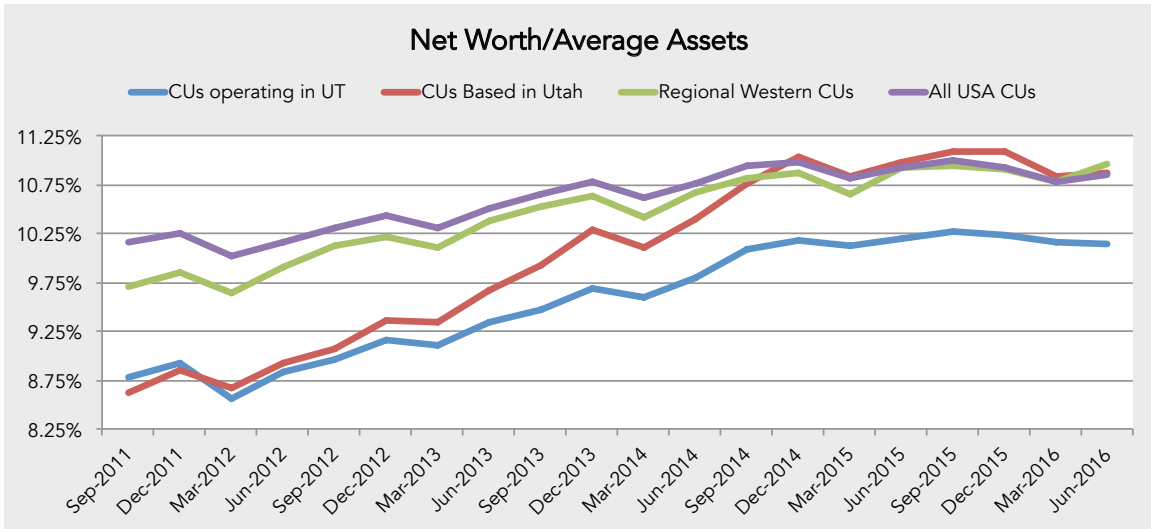
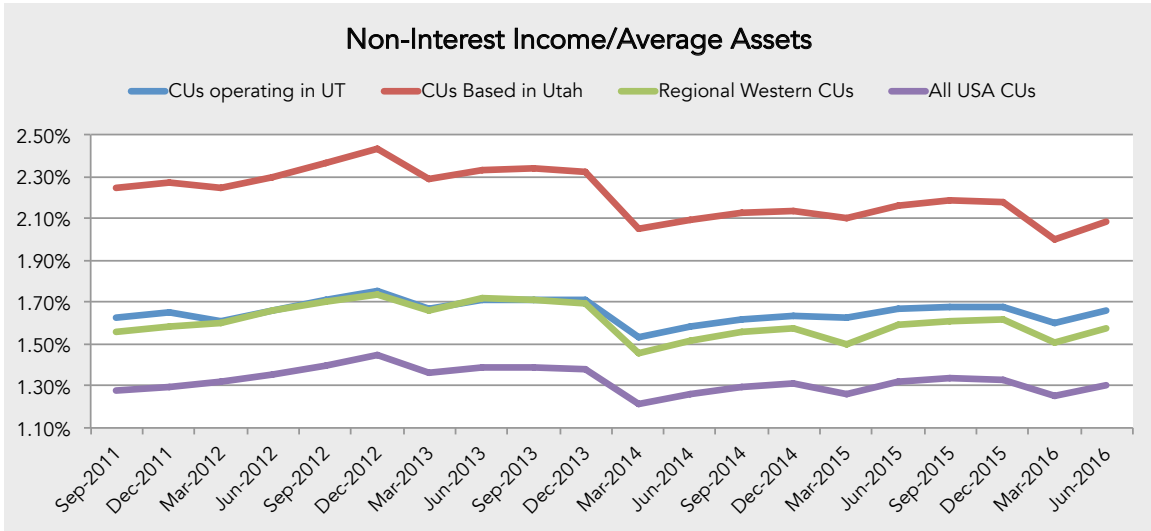
Shares as of June 30, 2016



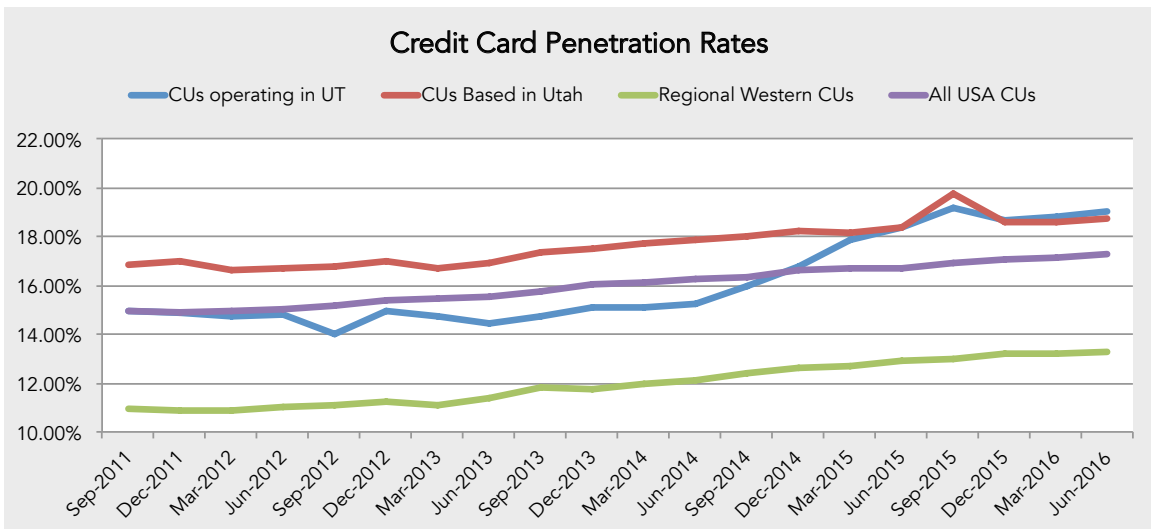
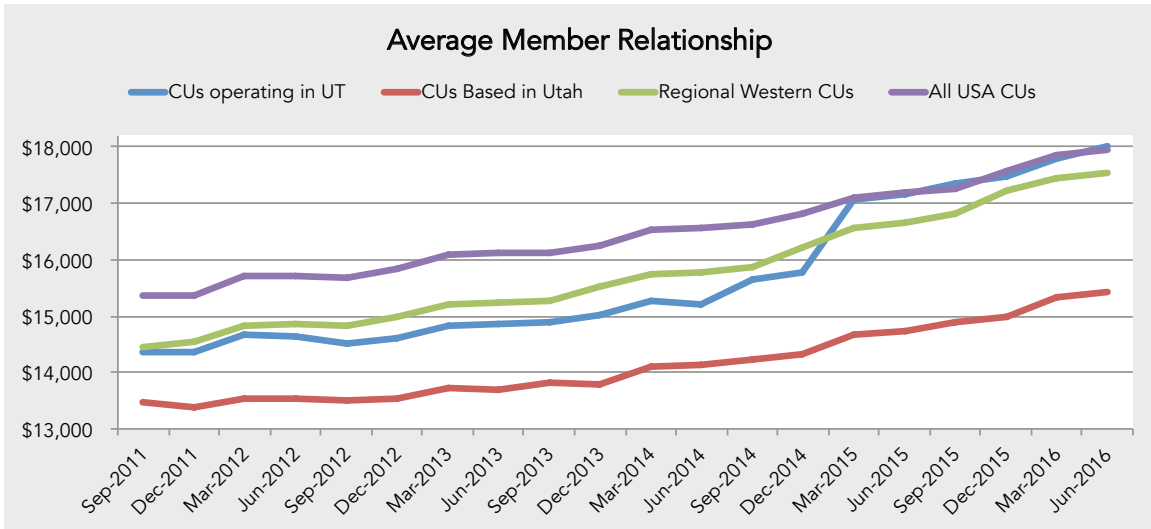
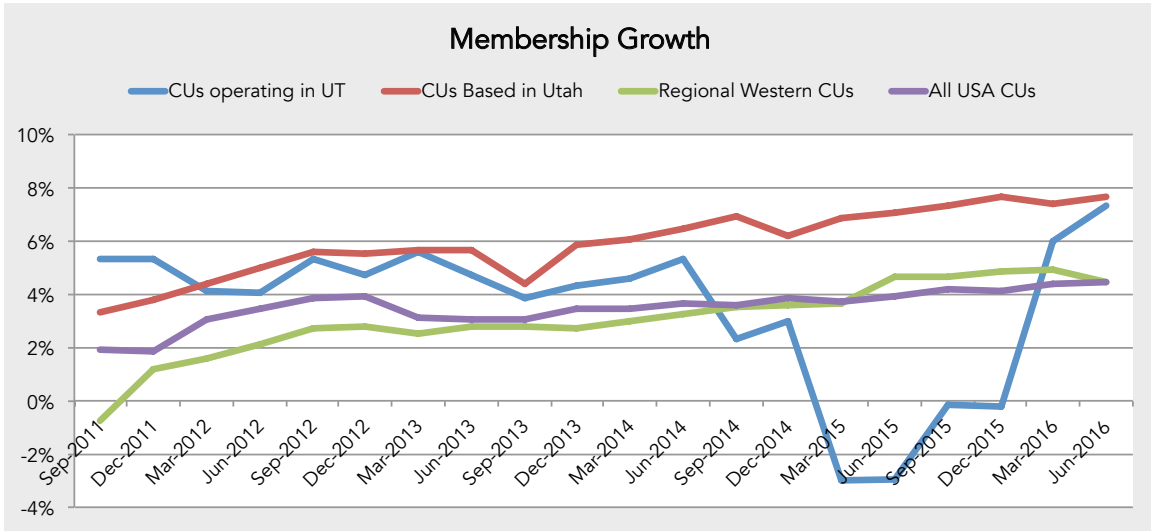
Earnings as of June 30, 2016



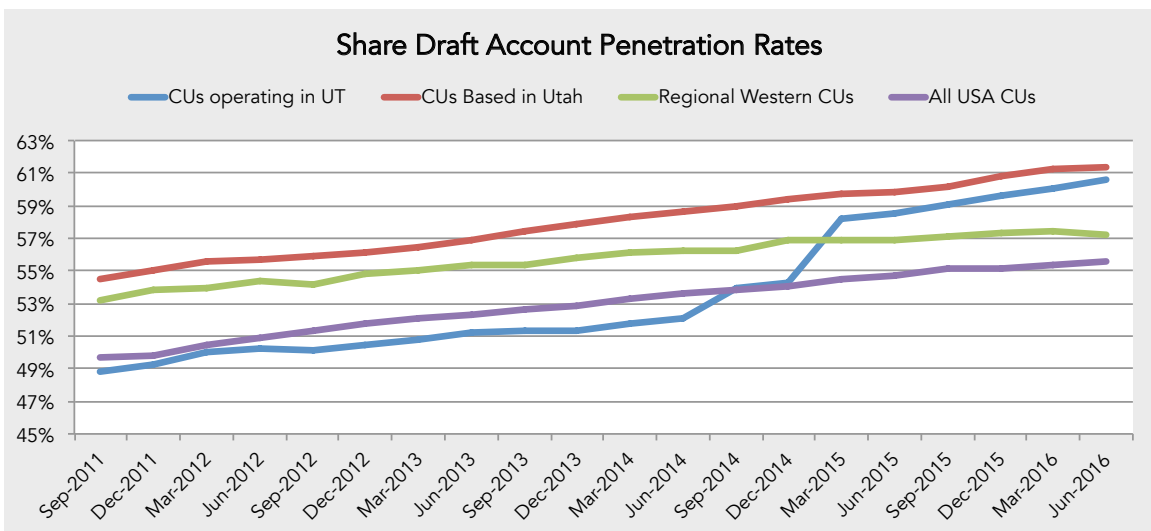
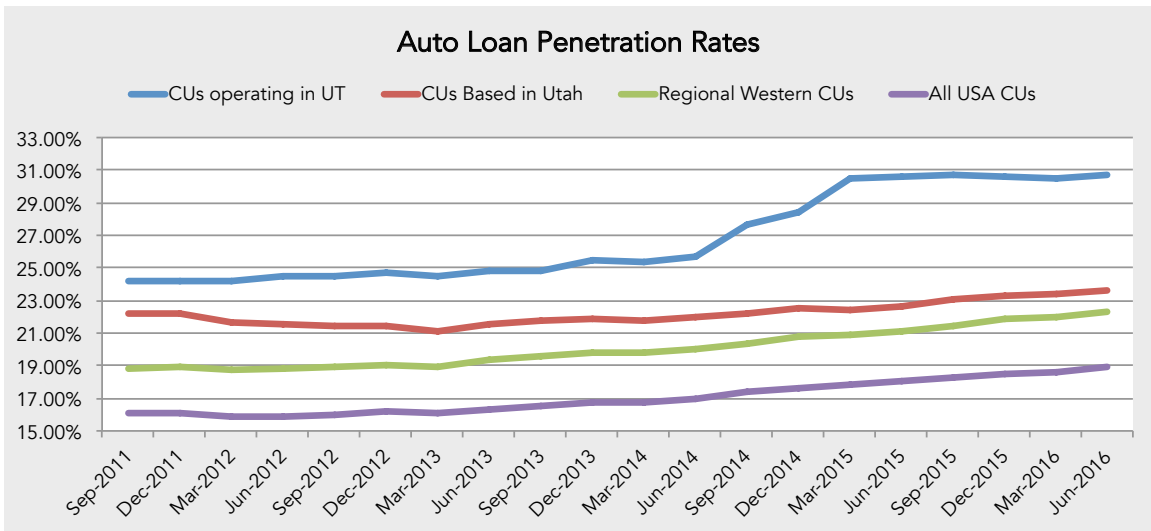
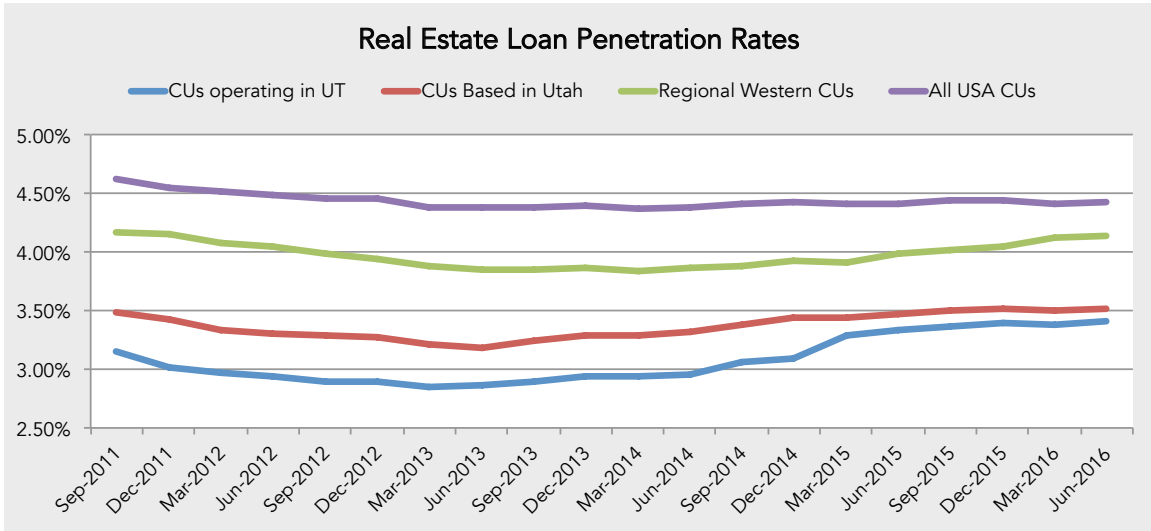
Earnings – continued as of June 30, 2016



Members as of June 30, 2016



Members – continued as of June 30, 2016



Consolidated U.S. Credit Union Financial Statement as of June 30, 2016

	Jun-2015	Jun-2016	%Chg
ASSETS			
Cash & Cash Equivalents	\$92,832,170,103	\$103,037,043,390	10.99
Government Securities	\$195,503,876,299	\$186,280,415,020	-4.72
Corporate CU	\$3,120,939,940	\$2,986,963,358	-4.29
Deposit in Banks and S&L's	\$41,737,548,607	\$40,816,750,101	-2.21
Mutual Funds	\$2,108,893,249	\$1,984,694,859	-5.89
All Other Investments	\$37,606,048,769	\$43,169,768,433	14.79
Total Investments	\$372,909,476,967	\$378,275,635,161	1.44
Real Estate Loans	\$382,532,613,612	\$416,903,834,529	8.99
Auto Loans	\$246,846,137,817	\$282,973,326,162	14.64
All Other Loans	\$121,536,573,515	\$133,423,903,868	9.78
Total Loans	\$750,915,324,944	\$833,301,064,559	10.97
(Loan Loss Allow)	\$(7,016,737,303)	\$(7,604,485,003)	-8.38
Foreclosed & Repossessed Property	\$1,017,103,431	\$900,399,231	-11.47
Land & Buildings	\$19,397,388,177	\$20,604,507,992	6.22
Other Fixed Assets	\$3,990,281,537	\$4,383,485,143	9.85
All Other Assets	\$35,046,786,792	\$40,462,821,637	15.45
TOTAL ASSETS	\$1,176,259,624,545	\$1,270,323,428,720	8.00
LIABILITIES & CAPITAL			
Dividends Payable	\$179,415,757	\$188,315,556	4.96
Notes Payable	\$41,397,741,890	\$45,401,407,720	9.67
Reverse Repurchase Agreements	\$2,464,098,840	\$1,660,126,255	-32.63
Other Liabilities	\$12,124,023,535	\$13,535,380,146	11.64
Total Liabilities	\$56,165,280,022	\$60,785,229,677	8.23
Regular Shares & Deposits	\$360,479,175,428	\$395,876,832,444	9.82
Money Market Shares	\$227,853,169,176	\$243,377,408,565	6.81
Share Drafts	\$138,582,726,781	\$157,007,057,703	13.29
IRA & Keogh	\$76,973,564,180	\$78,455,279,446	1.92
Share Certificates	\$189,976,784,559	\$198,030,569,485	4.24
Total Shares	\$993,865,420,124	\$1,072,747,147,643	7.94
Regular Reserve	\$20,198,251,197	\$20,915,539,717	3.55
FASB 115 Val Reserves	\$(2,030,112,656)	\$(837,008,021)	58.77
Undivided Earnings & Other Reserves	\$105,952,922,790	\$114,183,399,248	7.77
Equity Acquired in Merger	\$2,107,863,068	\$2,529,120,456	19.99
Total Reserves & Undivided Earnings	\$126,228,924,399	\$136,791,051,400	8.37
TOTAL LIABILITIES & CAPITAL	\$1,176,259,624,545	\$1,270,323,428,720	8.00

Consolidated U.S. Credit Union Financial Statement – cont. as of June 30, 2016

	YTD 2015	YTD 2016	%Chg
INCOME:			
Loans	\$17,093,450,012	\$18,655,888,202	9.14
(Less Rebates)	\$(10,363,953)	\$(9,478,215)	8.55
Investments	\$2,198,693,599	\$2,425,499,007	10.32
Fee Income	\$3,627,809,275	\$3,807,775,014	4.96
Trading + Other Operating	\$4,001,218,037	\$4,331,458,906	8.25
Total Income	\$26,910,806,970	\$29,211,142,914	8.55
EXPENSES:			
Employee Compensation & Benefits	\$9,058,074,093	\$9,829,895,452	8.52
Travel & Conference	\$177,633,189	\$187,728,604	5.68
Office Occupancy	\$1,246,990,692	\$1,282,261,356	2.83
Office Operations	\$3,329,884,913	\$3,590,093,557	7.81
Education & Promotional	\$656,767,062	\$702,796,441	7.01
Loan Servicing	\$1,312,618,811	\$1,357,992,521	3.46
Professional Services	\$1,385,861,820	\$1,520,120,593	9.69
Member Insurance	\$11,818,440	\$9,581,661	-18.93
Operating Fees	\$71,944,532	\$74,224,997	3.17
Miscellaneous	\$607,368,829	\$679,516,010	11.88
Operating Expense Subtotal	\$17,858,962,381	\$19,234,211,192	7.70
Provision for Loan Losses	\$1,684,882,084	\$2,257,981,202	34.01
Operating Exp. + Provision for Loan Losses	\$19,543,844,465	\$21,492,192,394	9.97
Non-Operating Gain (Loss)	\$252,350,241	\$267,379,989	5.96
Income before Dividends	\$7,619,312,746	\$7,986,330,509	4.60
Interest on Borrowed Funds	\$384,019,926	\$440,981,807	14.83
Dividends	\$2,542,691,865	\$2,738,547,295	7.70
Net Income Prior to Assessments	\$4,692,645,331	\$4,806,801,407	2.43
Net NCUA Assessment Expenses	\$4,495,735	\$1,959,806	-56.41
Net Income	\$4,688,079,844	\$4,804,841,601	2.49
SELECTED OPERATING DATA:			
Branches	20,632	20,977	1.67
Members	101,567,700	106,151,964	4.51
Potential Members	1,966,130,506	2,455,764,775	24.90
Employees	264,456	277,213	4.82
Members/Employee	384	383	-0.30
Average Salary & Benefits/Employee	68,503	70,919	3.53
Total YTD Loan Originations	\$199,633,304,272	\$218,434,519,360	9.42

U.S. Credit Union Peer Group Performance as of June 30, 2016

	US Totals	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	6011	2571	1124	741	733	338	236	268
Average Assets	\$211,333,127	\$7,412,909	\$32,323,496	\$71,316,868	\$158,299,810	\$356,978,675	\$700,690,767	\$2,835,939,765
12-month growth								
Net Worth Growth	7.24%	1.15%	2.90%	4.25%	5.58%	5.88%	6.78%	8.62%
Loan Growth	10.92%	2.69%	4.29%	6.21%	7.47%	9.77%	11.43%	12.26%
Share Growth	7.88%	1.68%	3.40%	4.18%	5.46%	6.19%	7.40%	9.48%
Member Growth	4.46%	-1.32%	-0.43%	0.98%	2.10%	2.73%	4.61%	6.58%
Capital								
Networth/Assets	10.85%	13.87%	12.06%	11.41%	10.84%	10.96%	10.89%	10.66%
Solvency Ratio	116.06%	116.74%	114.20%	113.54%	113.09%	114.09%	114.67%	117.44%
Allowance for Loan Losses/ Delinquent Loans	121.76%	78.46%	78.77%	86.03%	96.43%	107.28%	121.12%	135.46%
Delinquency Ratio	0.75%	1.43%	1.14%	0.97%	0.86%	0.79%	0.71%	0.70%
Earnings								
ROA	0.77%	0.20%	0.31%	0.43%	0.51%	0.57%	0.63%	0.94%
Non-Interest Income/Average Assets	0.67%	0.41%	0.53%	0.64%	0.70%	0.74%	0.74%	0.66%
Net interest Margin	2.88%	3.13%	2.98%	3.08%	3.07%	3.03%	3.00%	2.78%
Operating Expenses/Average Assets	3.09%	3.55%	3.49%	3.69%	3.68%	3.62%	3.48%	2.76%
Yield on Average Earning Assets	3.56%	3.54%	3.41%	3.58%	3.63%	3.64%	3.61%	3.53%
Cost of Funds	0.58%	0.35%	0.32%	0.35%	0.39%	0.45%	0.47%	0.69%
Productivity								
Income per member	\$275	\$126	\$175	\$203	\$231	\$253	\$278	\$312
Income per employee	\$210,749	\$106,186	\$142,149	\$151,089	\$160,319	\$175,006	\$189,338	\$257,485
Operating expense per member	\$181	\$106	\$142	\$162	\$178	\$188	\$200	\$185
Assets per employee	\$4,582,481	\$2,545,048	\$3,343,451	\$3,303,792	\$3,401,154	\$3,655,718	\$3,981,150	\$5,663,237
YTD Loan Originations/Employee	\$787,966	\$312,622	\$374,242	\$403,553	\$466,610	\$540,058	\$642,069	\$1,081,623
Member Service Usage								
Auto Loan Penetration	18.96%	13.52%	15.02%	16.43%	17.81%	18.26%	20.13%	19.94%
Share draft penetration	56%	24%	40%	46%	51%	54%	57%	60%
Credit card penetration	17.24%	5.39%	10.51%	12.22%	13.00%	15.44%	15.89%	20.62%
\$ Average share balance	\$10,031	\$5,144	\$7,117	\$7,734	\$8,540	\$9,093	\$9,964	\$11,318
# Loan and Share Accounts per member	2.45	1.81	2.11	2.25	2.31	2.39	2.45	2.57
Lending Profile								
Loans to Shares	78%	56%	58%	63%	70%	75%	79%	82%
Average Loan Balance	\$13,953	\$7,222	\$9,065	\$9,595	\$11,805	\$12,755	\$14,226	\$15,439
\$ Total Loans Outstanding/ Employees	\$3,005,996	\$1,213,977	\$1,683,149	\$1,822,763	\$2,084,495	\$2,358,255	\$2,693,312	\$3,844,458
% of RE loans to total loans	50.03%	19.30%	36.23%	40.35%	45.35%	47.00%	47.01%	53.37%

Consolidated Utah Credit Union Financial Statement as of June 30, 2016

	Jun-2015	Jun-2016	%Chg
ASSETS			
Cash & Cash Equivalents	\$1,481,882,017	\$1,832,375,082	23.65
Government Securities	\$1,697,433,766	\$1,603,752,706	-5.52
Corporate CU	\$41,322,685	\$34,911,313	-15.52
Deposit in Banks and S&L's	\$495,431,716	\$439,466,472	-11.30
Mutual Funds	\$8,291,153	\$14,977,470	80.64
All Other Investments	\$595,820,827	\$672,441,900	12.86
Total Investments	\$4,320,182,164	\$4,597,924,943	6.43
Real Estate Loans	\$5,056,705,928	\$5,688,365,330	12.49
Auto Loans	\$6,321,610,509	\$7,453,699,408	17.91
All Other Loans	\$2,409,378,705	\$2,708,506,759	12.42
Total Loans	\$13,787,695,142	\$15,850,571,497	14.96
(Loan Loss Allow)	\$(162,120,666)	\$(167,034,062)	-3.03
Foreclosed & Repossessed Property	\$48,834,005	\$45,087,976	-7.67
Land & Buildings	\$507,670,494	\$523,926,461	3.20
Other Fixed Assets	\$69,952,830	\$84,905,379	21.38
All Other Assets	\$530,053,894	\$608,841,179	14.86
TOTAL ASSETS	\$19,102,267,863	\$21,544,223,373	12.78
LIABILITIES & CAPITAL			
Dividends Payable	\$4,244,312	\$4,710,535	10.98
Notes Payable	\$151,304,119	\$526,587,439	248.03
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$236,888,144	\$239,500,378	1.10
Total Liabilities	\$392,436,575	\$770,798,352	96.41
Regular Shares & Deposits	\$5,534,416,989	\$6,238,266,969	12.72
Money Market Shares	\$4,535,690,238	\$5,014,772,643	10.56
Share Drafts	\$2,565,311,671	\$2,947,665,471	14.90
IRA & Keogh	\$1,020,152,104	\$1,069,991,363	4.89
Share Certificates	\$3,052,792,694	\$3,252,568,807	6.54
Total Shares	\$16,708,363,696	\$18,523,265,253	10.86
Regular Reserve	\$235,698,989	\$238,927,162	1.37
FASB 115 Val Reserves	\$(87,612,849)	\$(82,744,726)	5.56
Undivided Earnings & Other Reserves	\$1,819,348,733	\$2,059,599,409	13.21
Equity Acquired in Merger	\$34,032,719	\$34,377,923	1.01
Total Reserves & Undivided Earnings	\$2,001,467,592	\$2,250,159,768	12.43
TOTAL LIABILITIES & CAPITAL	\$19,102,267,863	\$21,544,223,373	12.78

Consolidated Utah Credit Union Financial Statement – cont. as of June 30, 2016

	YTD 2015	YTD 2016	%Chg
INCOME:			
Loans	\$296,952,170	\$338,228,854	13.90
(Less Rebates)	\$(4,320)	\$(3,741)	13.40
Investments	\$19,951,448	\$23,925,335	19.92
Fee Income	\$89,052,930	\$97,956,239	10.00
Trading + Other Operating	\$110,479,491	\$118,483,838	7.25
Total Income	\$516,431,719	\$578,590,525	12.04
EXPENSES:			
Employee Compensation & Benefits	\$171,748,632	\$195,297,803	13.71
Travel & Conference	\$3,703,847	\$4,054,968	9.48
Office Occupancy	\$24,270,799	\$24,719,515	1.85
Office Operations	\$57,846,550	\$64,141,009	10.88
Education & Promotional	\$12,531,859	\$14,853,305	18.52
Loan Servicing	\$33,902,518	\$37,772,140	11.41
Professional Services	\$15,151,160	\$16,004,224	5.63
Member Insurance	\$130,250	\$81,942	-37.09
Operating Fees	\$1,069,988	\$1,143,393	6.86
Miscellaneous	\$10,634,517	\$13,469,818	26.66
Operating Expense Subtotal	\$330,990,120	\$371,538,437	12.25
Provision for Loan Losses	\$19,915,213	\$43,800,215	119.93
Operating Exp. + Provision for Loan Losses	\$350,905,333	\$415,338,652	18.36
Non-Operating Gain (Loss)	\$2,334,476	\$544,390	-76.68
Income before Dividends	\$167,860,862	\$163,796,263	-3.10
Interest on Borrowed Funds	\$119,452	\$2,027,811	1597.59
Dividends	\$38,369,030	\$41,570,462	8.34
Net Income Prior to Assessments	\$129,372,380	\$120,197,990	-7.09
Net NCUA Assessment Expenses	\$85,110	\$32,743	-61.53
Net Income	\$129,287,270	\$120,165,247	-7.06
SELECTED OPERATING DATA:			
Branches	441	450	2
Members	2,070,231	2,228,993	8
Potential Members	23,833,547	36,660,925	54
Employees	5,892	6,377	8
Members/Employee	351	350	(1)
Average Salary & Benefits/Employee	\$58,304	\$61,251	5.05
Total YTD Loan Originations	\$6,179,296,863	\$6,869,248,862	11.17

Utah Credit Union Peer Group Performance as of June 30, 2016

Note: this page includes out-of-state credit unions operating at least one branch in Utah.

	CU's operating in Utah	< \$50m	\$50m-\$200m	\$200m-\$1b	Over \$1b
# of CUs	73	44	13	9	7
Average Assets	\$562,311,474	\$12,623,967	\$106,592,702	\$548,246,632	\$4,637,548,915
12-month growth					
Net Worth Growth	11.03%	4.11%	9.05%	8.44%	10.38%
Loan Growth	13.39%	5.43%	6.91%	9.59%	12.12%
Share Growth	12.15%	3.64%	4.92%	8.35%	11.63%
Member Growth	7.33%	0.46%	1.28%	1.91%	6.98%
Capital					
Networth/Assets	10.14%	14.19%	12.03%	11.09%	9.91%
Solvency Ratio	114.08%	117.21%	113.76%	113.20%	114.45%
Allowance for Loan Losses/Delinquent Loans	136.27%	132.85%	166.93%	186.21%	135.86%
Delinquency Ratio	0.71%	0.90%	0.35%	0.40%	0.76%
Earnings					
ROA	0.91%	0.64%	1.05%	0.87%	0.93%
Non-Interest Income/Average Assets	0.84%	0.44%	0.72%	0.67%	0.89%
Net interest Margin	3.06%	3.17%	3.23%	2.97%	3.00%
Operating Expenses/Average Assets	3.28%	3.21%	3.50%	3.16%	3.22%
Yield on Average Earning Assets	3.75%	3.65%	3.90%	3.56%	3.71%
Cost of Funds	0.56%	0.42%	0.49%	0.48%	0.58%
Productivity					
Income per member	\$280	\$158	\$229	\$252	\$288
Income per employee	\$207,492	\$141,262	\$159,635	\$177,834	\$215,425
Operating expense per member	\$176	\$115	\$158	\$168	\$177
Assets per employee	\$4,110,951	\$3,257,798	\$3,211,368	\$3,850,347	\$4,205,031
YTD Loan Originations/Employee	\$1,137,659	\$475,996	\$558,431	\$746,676	\$1,281,205
Member Service Usage					
Auto Loan Penetration	30.77%	18.69%	20.56%	21.66%	34.25%
Share draft penetration	61%	31%	49%	55%	63%
Credit card penetration	19.04%	5.63%	15.93%	17.21%	19.80%
\$ Average share balance	\$9,326	\$6,125	\$8,051	\$9,477	\$9,380
# Loan and Share Accounts per member	2.75	1.97	2.48	2.56	2.83
Lending Profile					
Loans to Shares	91%	72%	74%	76%	95%
Average Loan Balance	\$11,949	\$10,737	\$10,357	\$11,540	\$11,904
\$ Total Loans Outstanding/Employees	\$3,177,981	\$2,008,577	\$2,078,756	\$2,545,636	\$3,379,884
% of RE loans to total loans	35.18%	30.57%	39.08%	43.23%	32.80%

Utah Credit Union Leaders under \$4 million in assets

as of June 30, 2016

CUs in group: 17

12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	26.75%	\$400,816
South Sanpete	20.16%	\$819,700
Presto Lewiston Employees	9.99%	\$282,963
Valley Wide	7.06%	\$367,853
Teamsters Local #222	5.23%	\$2,641,239
Uintah	4.27%	\$3,045,706
Orem City Employees	3.37%	\$3,258,774
Tri-County	0.0138	\$106,971
Beckstrand and Associates	0.0126	\$92,184

12-month loan growth

Credit Union	Loan Growth	Loans
Valley Wide	48.00%	\$334,298
South Sanpete	40.98%	\$604,232
UCB	6.43%	\$396,394
Teamsters Local #222	4.63%	1509351
Dugway	2.32%	2264983

12-month member growth

Credit Union	Mbr. Growth	Members
South Sanpete	4.17%	175
UCB	3.65%	284
Valley Wide	1.82%	168
Granite Furniture Employees	0.00%	155
Orem City Employees	0.00%	775

Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	47.00%	\$322,634
Granite Furniture Employees	46.02%	\$722,753
Tri-County	31.04%	\$157,414
Employees First	25.85%	\$1,850,217
Presto Lewiston Employees	25.00%	\$371,392
Dugway	24.45%	\$3,216,968
North Sanpete	23.37%	\$988,086
UCB	21.21%	\$1,231,925
Valley Wide	20.03%	\$457,369
Uintah	13.85%	\$3,528,883

Return on Assets

Credit Union	ROA	Assets
Tri-County	0.61%	\$157,414
Beckstrand and Associates	0.39%	\$322,634
Dugway	0.38%	\$3,216,968
Teamsters Local #222	0.18%	\$2,890,636
Provo Police & Fire Dept.	0.18%	\$2,869,202
Employees First	0.15%	\$1,850,217
South Sanpete	0.07%	\$910,108
Presto Lewiston Employees	0.07%	\$371,392
Granite Furniture Employees	0.06%	\$722,753

Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	134.90%	\$722,753
North Sanpete	101.47%	\$988,086
Dugway	93.50%	\$3,216,968
Presto Lewiston Employees	93.40%	\$371,392
Valley Wide	90.88%	\$457,369
South Sanpete	73.71%	\$910,108
Tri-County	72.47%	\$157,414
Utah Prison Employees	68.68%	\$3,890,850
Provo Police & Fire Dept.	67.91%	\$2,869,202
Sunnyside	66.55%	\$2,831,045

Utah Credit Union Leaders between \$4 million and \$50 million in assets

as of June 30, 2016

CUs in group: 27

12-month share growth

Credit Union	Share growth	Shares
City Center	18.19%	\$8,262,981
Hi-land	12.52%	\$39,482,302
Tanner Employees	9.75%	\$5,379,162
Firefighters	9.71%	\$32,803,082
Devils Slide	9.57%	\$9,349,203
Grand County	9.55%	\$22,661,592
Millard County	8.46%	\$28,690,122
Freedom	6.26%	\$26,974,751
Logan Medical	5.93%	\$16,977,650
Local Union 354 IBEW	5.61%	\$19,727,381

12-month loan growth

Credit Union	Loan Growth	Loans
Grand County	21.59%	\$20,347,212
City Center	20.62%	\$8,057,306
Varian	17.66%	\$6,185,382
Freedom	14.92%	\$23,732,630
National JAACL	14.83%	\$11,256,783
P&S	13.52%	\$8,719,561
Tanner Employees	12.52%	\$4,368,953
Utah	11.22%	\$11,328,133
Devils Slide	10.71%	\$8,202,802
Hi-land	10.18%	\$24,845,704

12-month member growth

Credit Union	Mbr. Growth	members
Tanner Employees	71.25%	1,370
Grand County	13.02%	3,785
City Center	9.86%	1,248
Local Union 354 IBEW	4.15%	2,537
Freedom	3.20%	3,484
SEA	2.21%	877
Devils Slide	1.99%	1,489
San Juan	1.89%	4,306
CUP	1.37%	1,336
Varian	1.27%	1,275

Capital/Assets

Credit Union	Capital/Assets	Assets
Midvalley	33.44%	\$5,674,823
Nephi Western Employees	32.36%	\$30,952,722
Meadow Gold Employees	23.85%	\$4,770,804
SEA	22.85%	\$4,656,905
Hollyfrontier Employee's	18.06%	\$6,534,738
Hi-land	17.73%	\$47,690,416
Varian	17.22%	\$14,939,622
Gibbons and Reed Employees	16.72%	\$5,193,621
CUP	16.12%	\$6,044,057
Desertview	15.80%	\$32,188,230

Return on Assets

Credit Union	ROA	Assets
City Center	3.52%	\$9,195,226
Nephi Western Employees	2.22%	\$30,952,722
San Juan	1.91%	\$17,385,813
Hollyfrontier Employee's	1.53%	\$6,534,738
Freedom	1.11%	\$30,357,275
SEA	1.09%	\$4,656,905
Logan Medical	0.98%	\$20,637,320
Devils Slide	0.93%	\$10,841,095
Hi-land	0.86%	\$47,690,416
Local Union 354 IBEW	0.80%	\$22,797,293

Loans/Shares

Credit Union	Loans/Shares	Assets
Nephi Western Employees	120.25%	\$30,952,722
Hollyfrontier Employee's	120.04%	\$6,534,738
City Center	97.51%	\$9,195,226
CUP	93.73%	\$6,044,057
Grand County	89.79%	\$25,471,739
Local Union 354 IBEW	89.67%	\$22,797,293
Freedom	87.98%	\$30,357,275
Devils Slide	87.74%	\$10,841,095
Education 1st	85.49%	\$27,547,986
Tanner Employees	81.22%	\$6,065,112

Utah Credit Union Leaders between \$50 million and \$200 million in assets

as of June 30, 2016

CUs in group: 13

12-month share growth

Credit Union	Share growth	Shares
Box Elder County	9.94%	\$85,893,114
Nebo	8.15%	\$65,312,421
Pacific Horizon	7.98%	\$47,863,991
American United Family Of Credit Unions	7.78%	\$162,562,795
Hercules	6.48%	\$57,795,218
Utah Heritage	5.62%	\$53,094,089
Transwest	5.13%	\$117,116,516
Horizon Utah	4.91%	\$117,490,350
Members First	3.63%	\$94,286,489
Eastern Utah Community	2.68%	\$105,288,512

12-month loan growth

Credit Union	Loan Growth	Loans
Hercules	31.45%	\$24,099,521
Nebo	15.57%	\$61,263,336
Alpine	13.82%	\$109,502,236
Box Elder County	7.79%	\$61,477,192
Weber State	6.10%	\$80,113,420
Horizon Utah	5.97%	\$67,264,018
American United Family Of Credit Unions	5.60%	\$142,402,328
Utah Heritage	5.02%	\$46,942,659
Pacific Horizon	4.97%	\$42,824,538
Members First	4.85%	\$70,866,973

12-month member growth

Credit Union	Mbr. Growth	members
Pacific Horizon	7.21%	7,255
American United Family Of Credit Unions	4.99%	19,028
Nebo	4.33%	10,718
Weber State	2.51%	9,350
Utah Heritage	2.33%	7,767
Box Elder County	1.02%	13,147
Members First	0.44%	14,953
Hercules	0.19%	4,768
Transwest	0.14%	11,887
Horizon Utah	0.08%	10,988

Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	22.05%	\$110,431,740
Nebo	17.77%	\$79,375,718
Health Care	13.04%	\$74,824,547
American United Family Of Credit Unions	12.83%	\$186,610,046
Alpine	11.16%	\$173,361,940
Horizon Utah	10.92%	\$132,859,982
Members First	10.87%	\$106,651,718
Pacific Horizon	10.27%	\$52,909,519
Utah Heritage	10.16%	\$59,277,274
Weber State	10.06%	\$101,311,936

Return on Assets

Credit Union	ROA	Assets
American United Family Of Credit Unions	2.57%	\$186,610,046
Nebo	1.91%	\$79,375,718
Box Elder County	1.87%	\$110,431,740
Pacific Horizon	1.13%	\$52,909,519
Utah Heritage	1.07%	\$59,277,274
Transwest	0.95%	\$127,896,143
Alpine	0.72%	\$173,361,940
Members First	0.67%	\$106,651,718
Horizon Utah	0.56%	\$132,859,982
Weber State	0.47%	\$101,311,936

Loans/Shares

Credit Union	Loans/Shares	Assets
Nebo	93.80%	\$79,375,718
Pacific Horizon	89.47%	\$52,909,519
Utah Heritage	88.41%	\$59,277,274
Weber State	88.29%	\$101,311,936
American United Family Of Credit Unions	87.60%	\$186,610,046
Transwest	83.35%	\$127,896,143
Members First	75.16%	\$106,651,718
Box Elder County	71.57%	\$110,431,740
Alpine	71.41%	\$173,361,940
Eastern Utah Community	63.48%	\$116,239,034

Utah Credit Union Leaders over \$200 million in assets

as of June 30, 2016

CUs in group: 17

12-month share growth

Credit Union	Share growth	Shares
Security Service	15.34%	\$7,677,464,935
Mountain America	13.28%	\$4,528,015,206
America First	12.38%	\$6,775,790,331
Utah Community	11.88%	\$989,207,608
Deseret First	11.58%	\$503,562,412
University First	11.50%	\$733,383,487
Utah First	10.77%	\$260,256,903
Cyprus	8.67%	\$689,240,332
Unify Financial	8.18%	\$2,003,161,509
Goldenwest	8.04%	\$1,018,517,488

12-month loan growth

Credit Union	Loan Growth	Loans
Utah Community	26.19%	\$742,966,572
Unify Financial	17.67%	\$1,573,142,231
Mountain America	16.88%	\$4,791,134,482
America First	16.76%	\$5,506,402,438
Goldenwest	16.20%	\$811,775,514
Delta Community	15.66%	\$3,942,005,636
Deseret First	13.17%	\$387,697,275
Utah First	12.68%	\$239,504,478
Granite	11.35%	\$294,592,973
Cyprus	10.65%	\$605,327,311

12-month member growth

Credit Union	Mbr. Growth	members
Mountain America	11.36%	599,700
America First	9.58%	781,258
Utah Community	7.83%	134,141
Goldenwest	6.50%	109,770
Unify Financial	6.47%	191,863
Delta Community	6.20%	341,415
Deseret First	4.96%	58,022
Utah Power	4.24%	26,370
Cyprus	3.36%	97,006
Security Service	2.89%	734,129

Capital/Assets

Credit Union	Capital/Assets	Assets
Goldenwest	14.73%	\$1,195,870,022
Operating Engineers LU #3	14.67%	\$980,484,450
Utah Power	13.76%	\$588,872,694
Delta Community	12.05%	\$5,209,454,018
America First	11.58%	\$7,716,639,881
Utah First	11.49%	\$295,911,014
Utah Community	11.35%	\$1,128,962,712
University First	11.15%	\$826,356,451
Cyprus	10.85%	\$775,293,650
Granite	10.69%	\$387,900,437

Return on Assets

Credit Union	ROA	Assets
Mountain America	1.46%	\$5,607,855,844
Goldenwest	1.30%	\$1,195,870,022
Utah First	1.19%	\$295,911,014
Utah Community	1.15%	\$1,128,962,712
America First	1.12%	\$7,716,639,881
Utah Power	1.07%	\$588,872,694
Delta Community	1.03%	\$5,209,454,018
University First	1.01%	\$826,356,451
Operating Engineers LU #3	0.88%	\$980,484,450
Granite	0.87%	\$387,900,437

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	112.28%	\$9,466,667,991
Mountain America	105.81%	\$5,607,855,844
Utah First	92.03%	\$295,911,014
Cyprus	87.83%	\$775,293,650
Delta Community	87.41%	\$5,209,454,018
Chartway	86.38%	\$2,137,391,940
Granite	85.37%	\$387,900,437
University First	83.17%	\$826,356,451
Wasatch Peaks	82.29%	\$286,502,300
America First	81.27%	\$7,716,639,881