



3Q 2016

Utah Credit Union Performance Summary



Utah Credit Union Association

3rd Quarter 2016

Utah Credit Union

Performance Summary

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Key Performance Comparisons as of September 30, 2016

	US CUs*	UT CUs**	UT as % of Industry
Number of CUs	5,949	68	1.14%
Federal Chartered CUs	3,630	34	0.94%
State-Chartered CUs, NCUSIF insured	2,196	34	1.55%
State-Chartered CUs, ASI insured	123	-	0.00%
Total State Chartered CUs	2,319	34	1.47%
Total Members	107,364,146	2,275,618	2.12%
Members, average per CU	18,047	33,465	185.43%
# of Mergers/Liquidations YTD	198	2	1.01%
Total Assets	\$1,291,945,204,971	\$22,363,489,916	1.73%
Total Loans	\$856,465,753,175	\$16,538,511,748	1.93%
Total Shares	\$1,082,187,620,271	\$19,125,442,546	1.77%
Total Capital	\$146,644,427,865	\$2,486,745,717	1.70%
Average Asset Size	\$217,170,147	\$328,874,852	151.44%

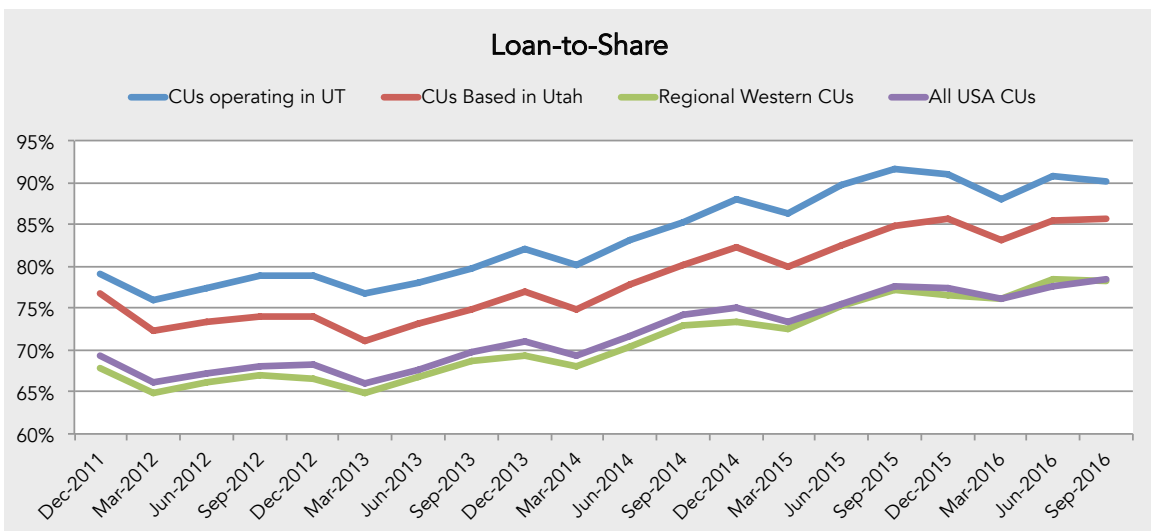
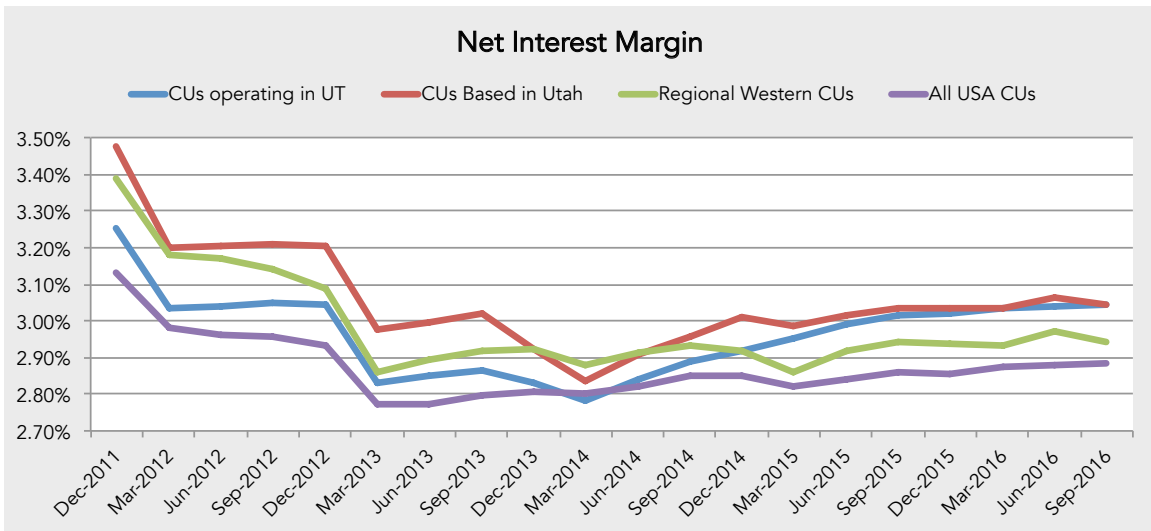
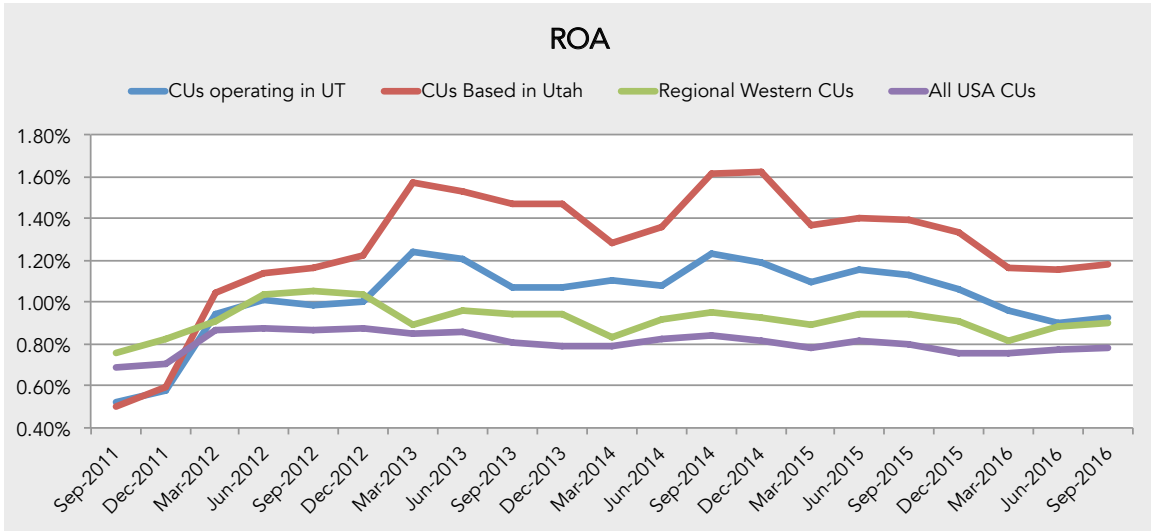
	As a % of Average Assets	
	US CUs	UT CUs
Interest Income	3.40%	3.47%
Interest Expense	0.51%	0.43%
Net Interest Margin	2.89%	3.04%
Loss Provisions	0.38%	0.42%
Operating Expenses (including stabilization expenses)	3.10%	3.57%
Non-interest income	1.38%	2.13%
ROA	0.78%	1.18%

	US CUs	UT CUs
12-month loan growth	10.41%	14.74%
12-month share growth	9.08%	13.55%
12-month capital growth	7.64%	11.50%
12-month asset growth	8.66%	14.69%
Loans/Shares	78.52%	85.75%
Net Worth/Assets	10.85%	10.78%
Capital/Assets	11.35%	11.12%
Delinquency Ratio	0.77%	0.60%
Average Loan Balance	\$14,143	\$10,997
Average Share Balance	\$10,074	\$8,405

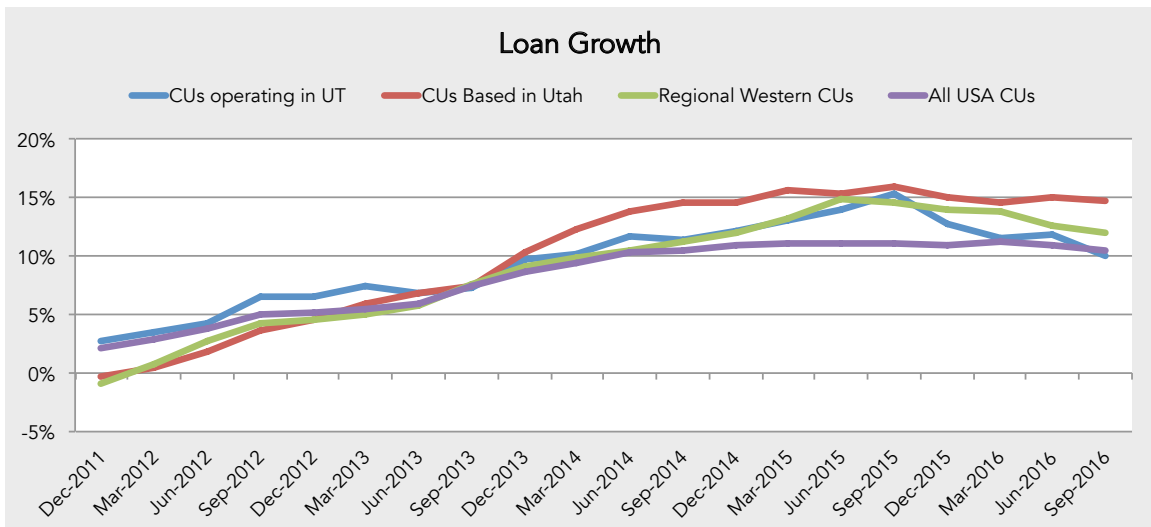
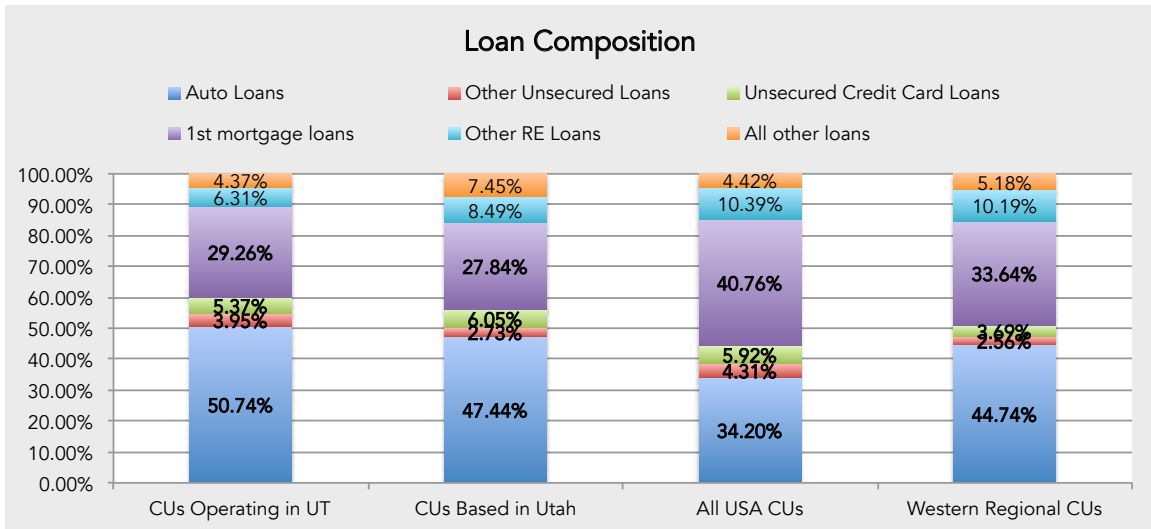
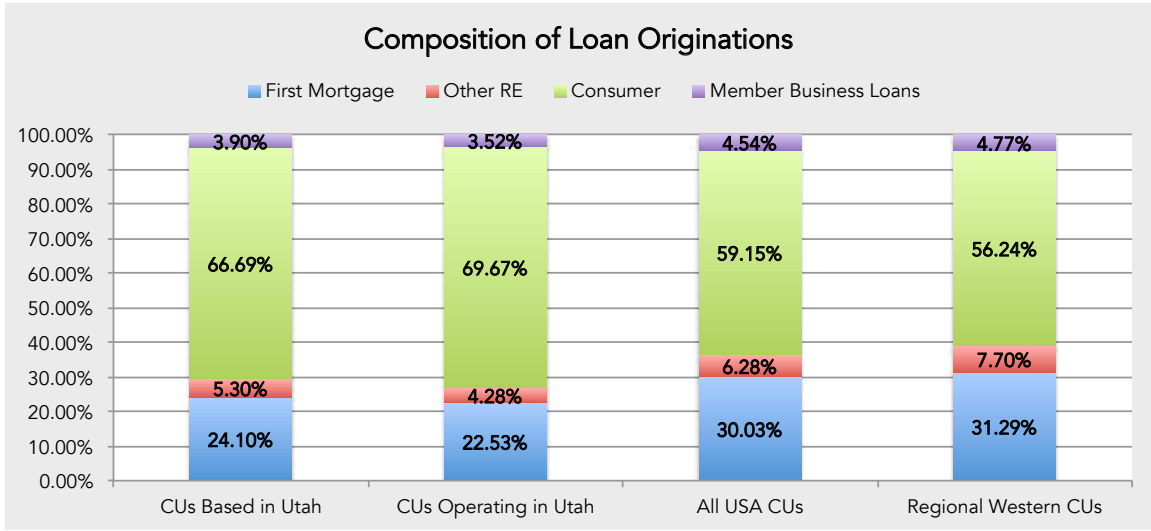
* Excludes 18 credit unions in Puerto Rico, the Virgin Islands, and Guam

** Credit unions based in Utah

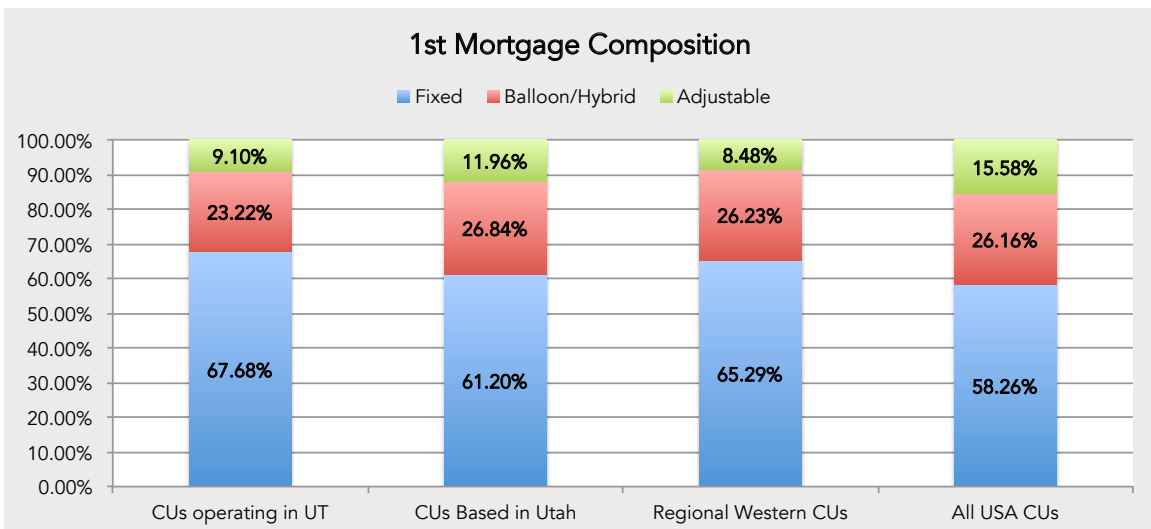
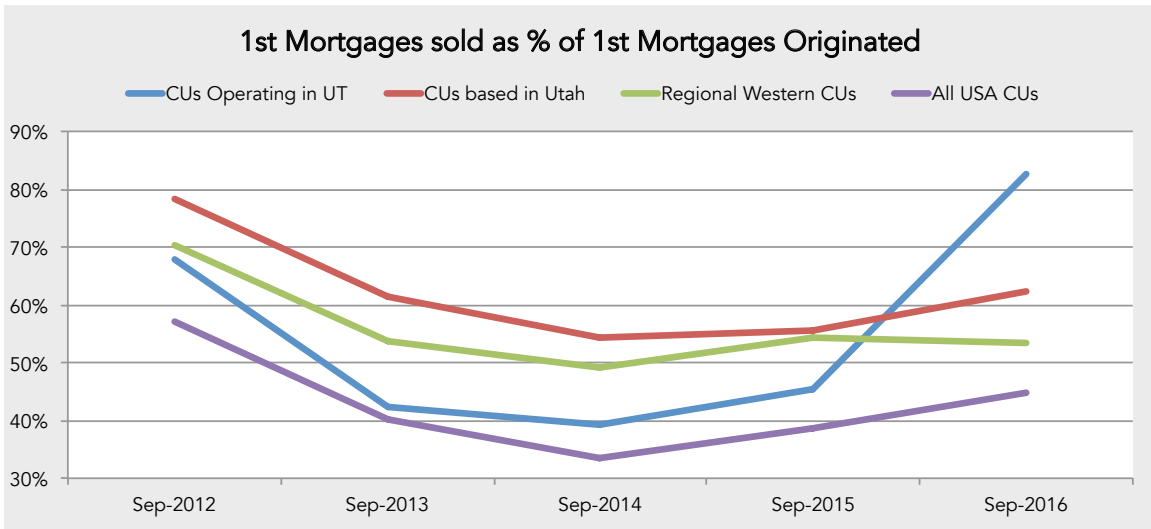
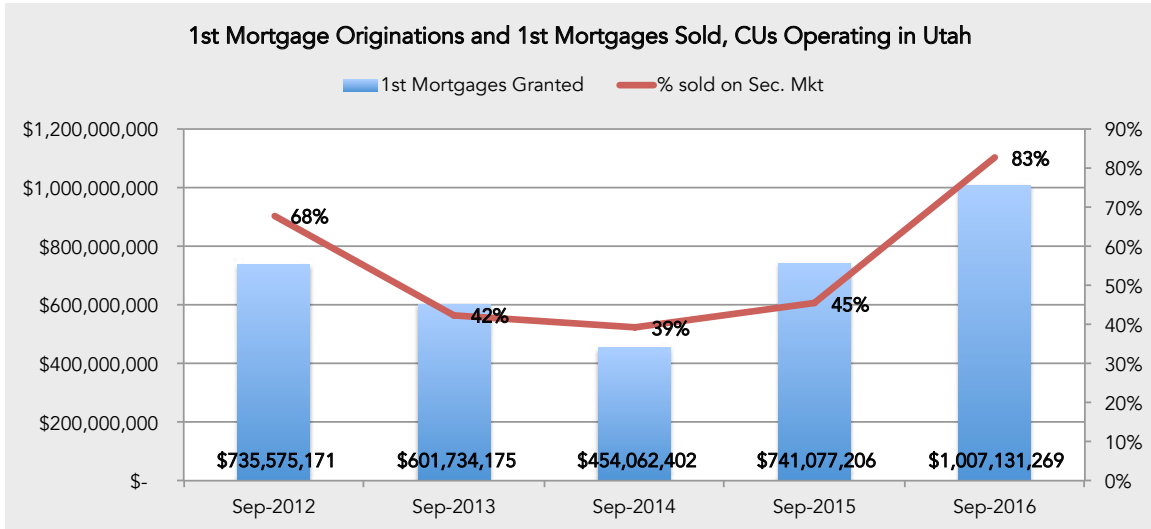
Key Ratios as of September 30, 2016



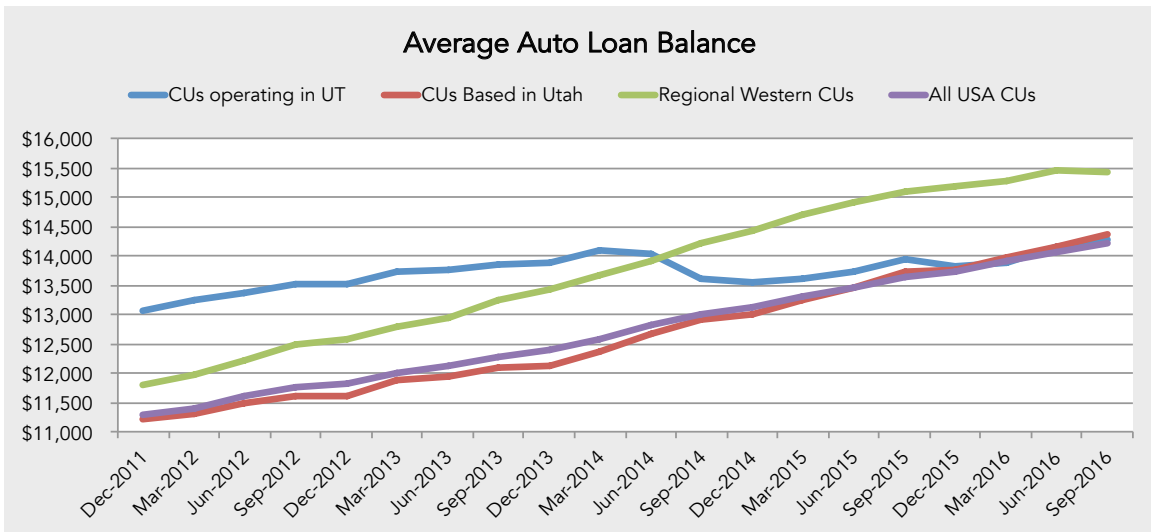
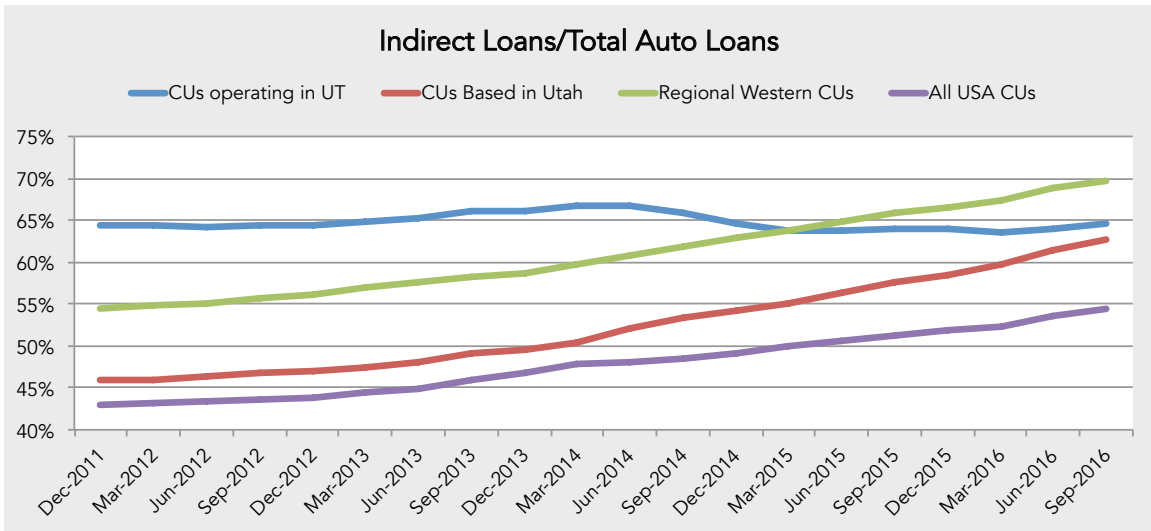
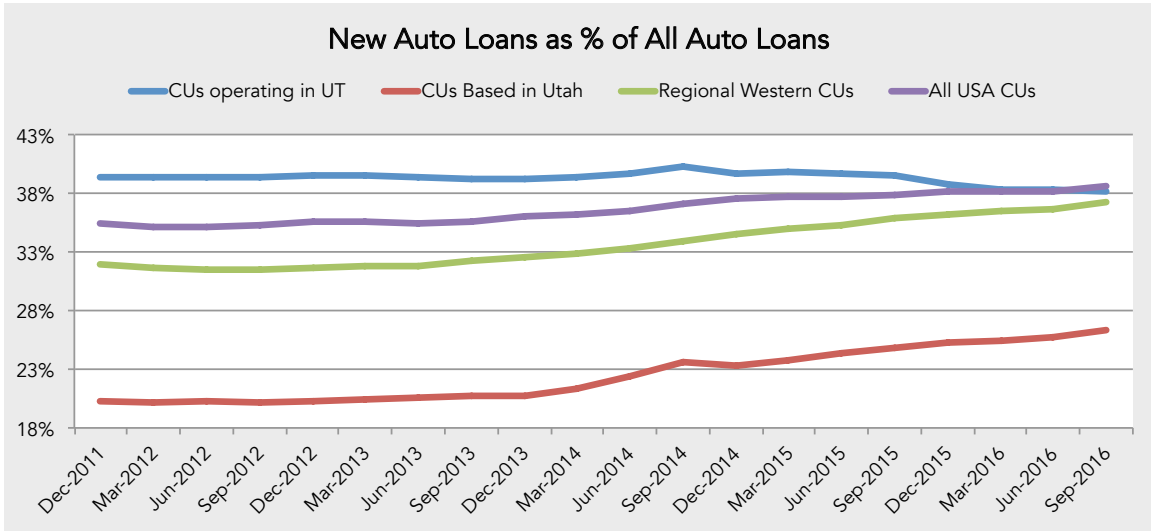
Lending – Overview as of September 30, 2016



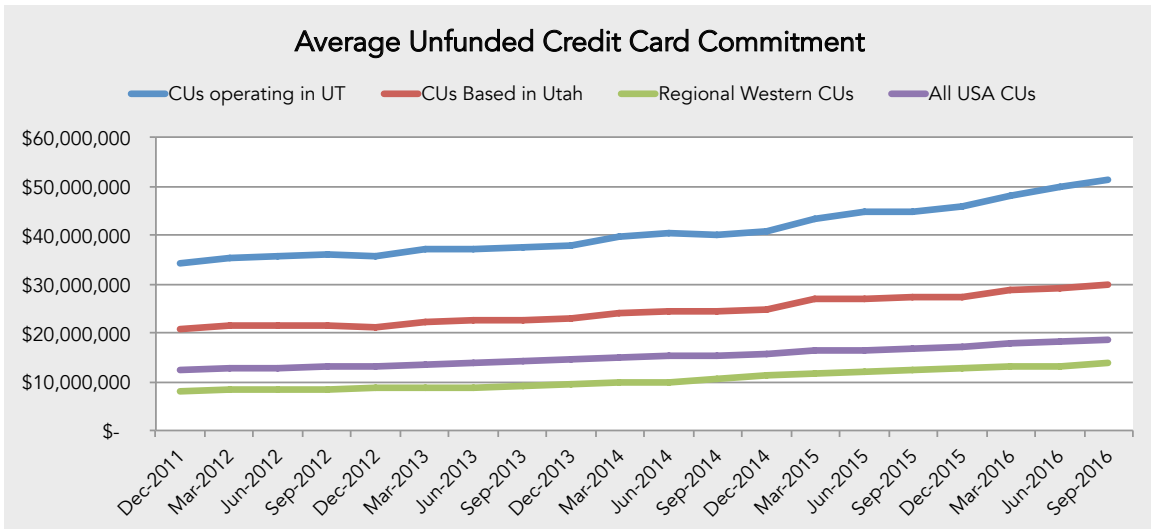
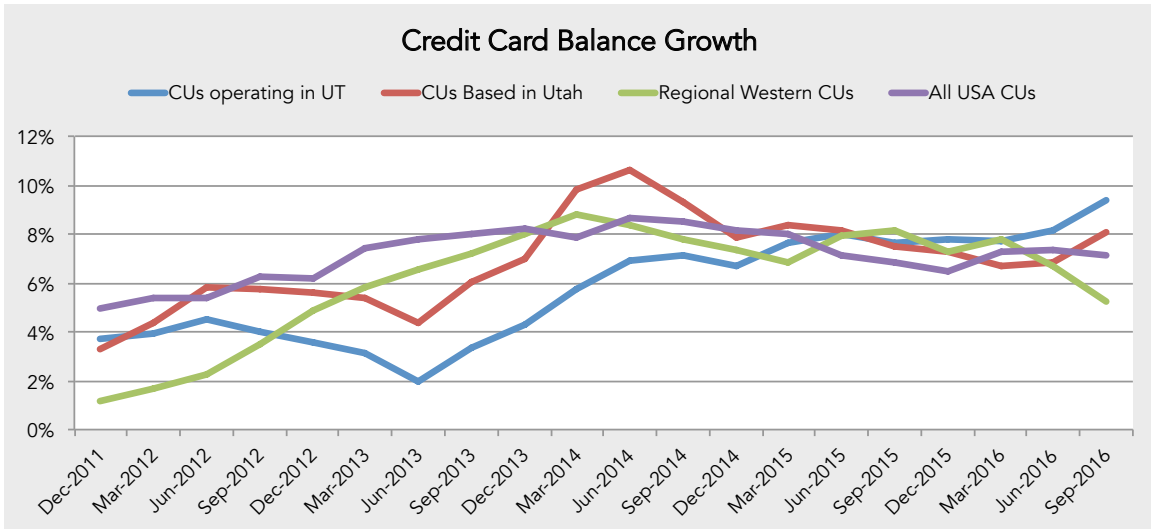
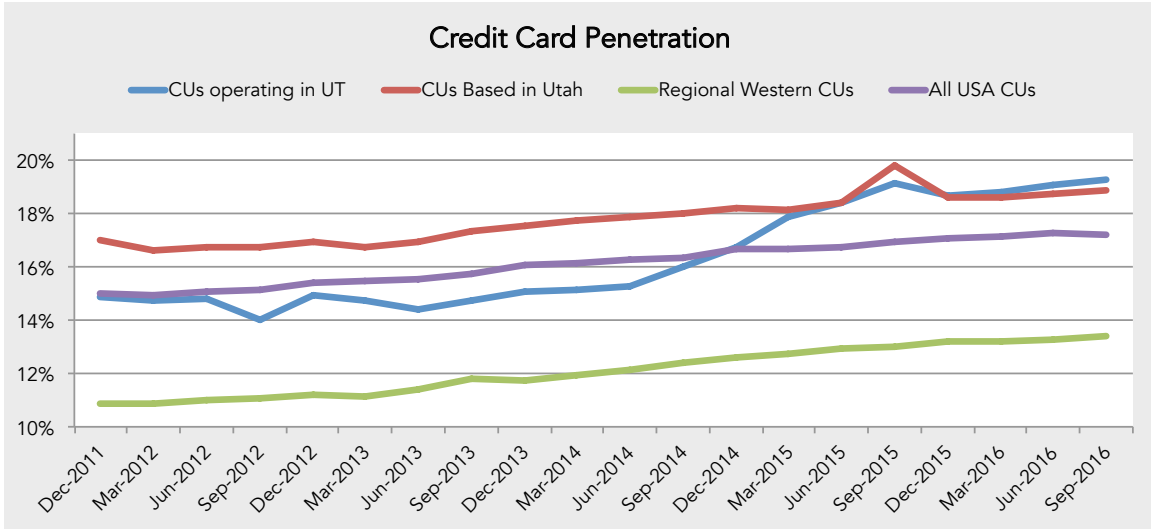
Lending – Real Estate as of September 30, 2016



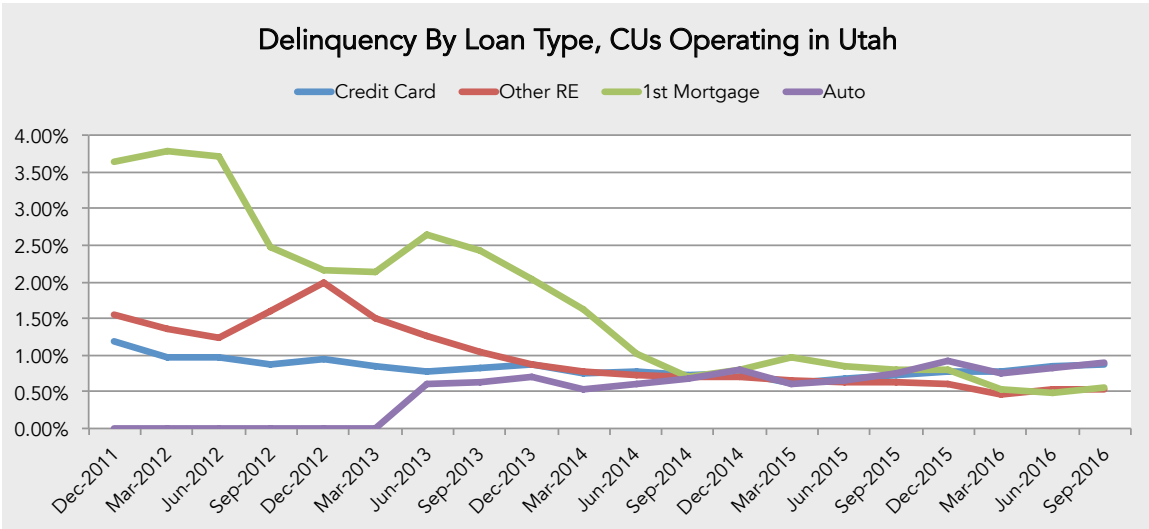
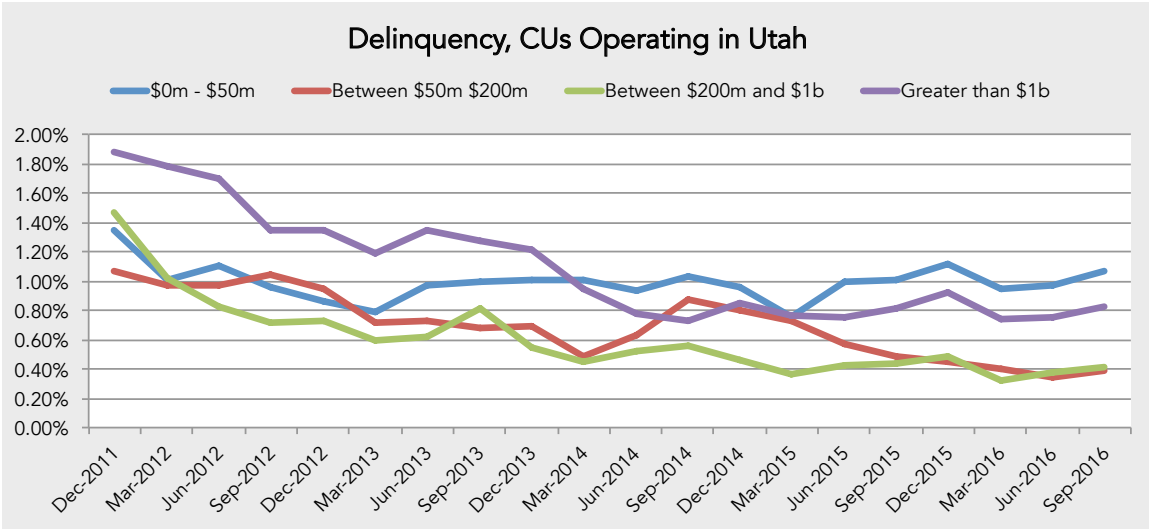
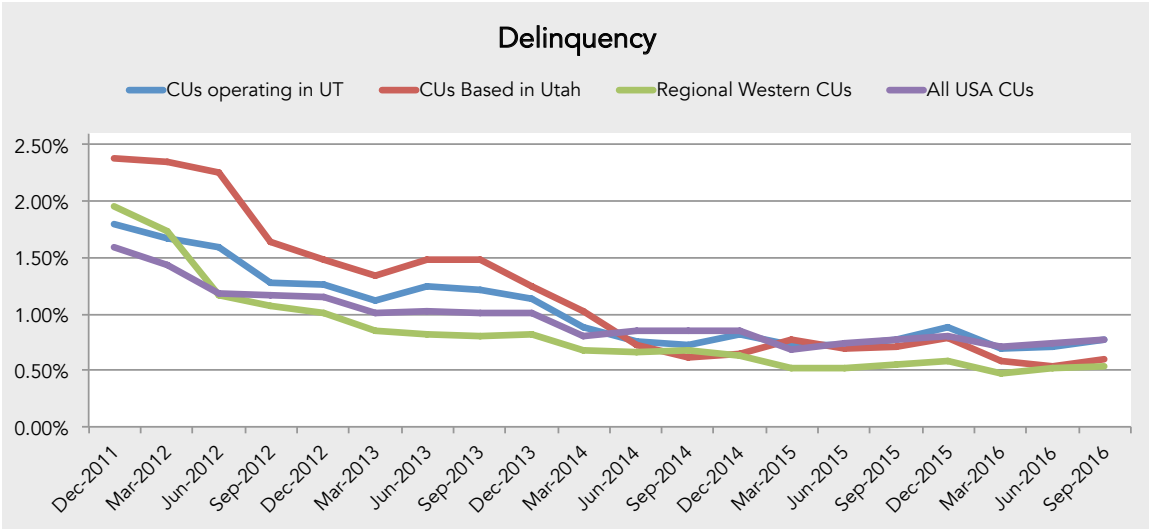
Lending – Auto as of September 30, 2016



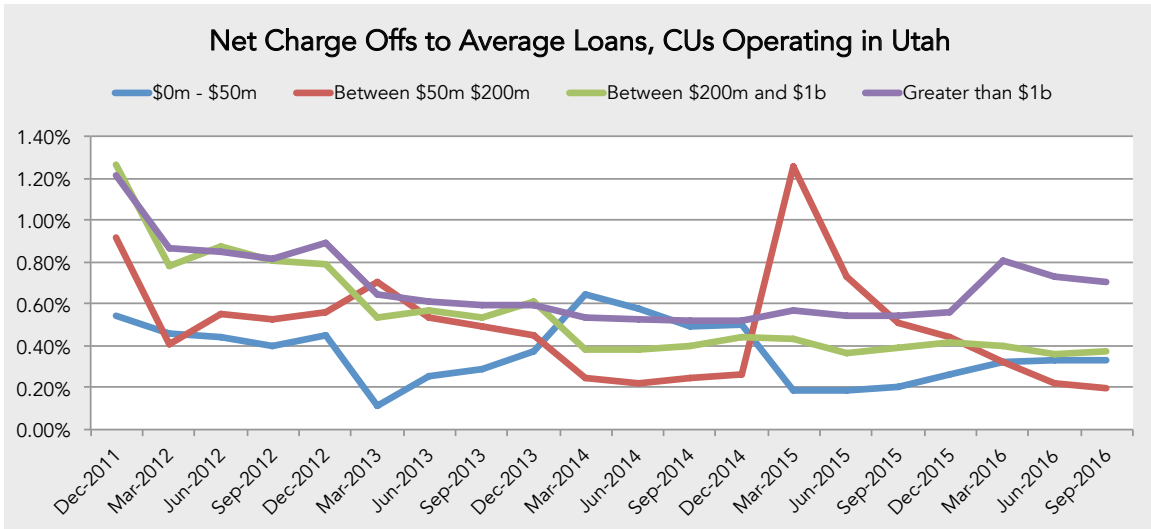
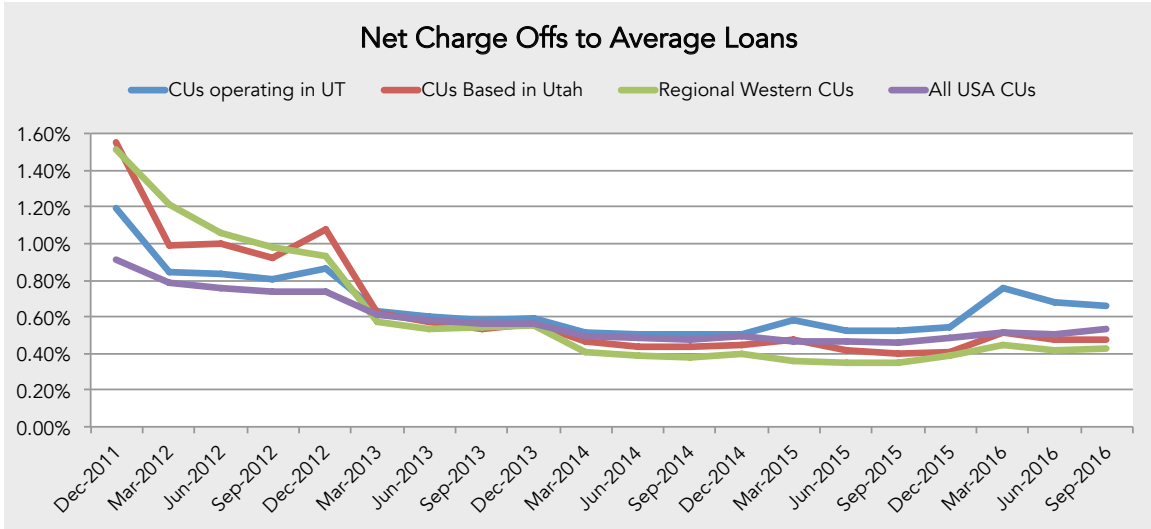
Lending – Credit Cards as of September 30, 2016



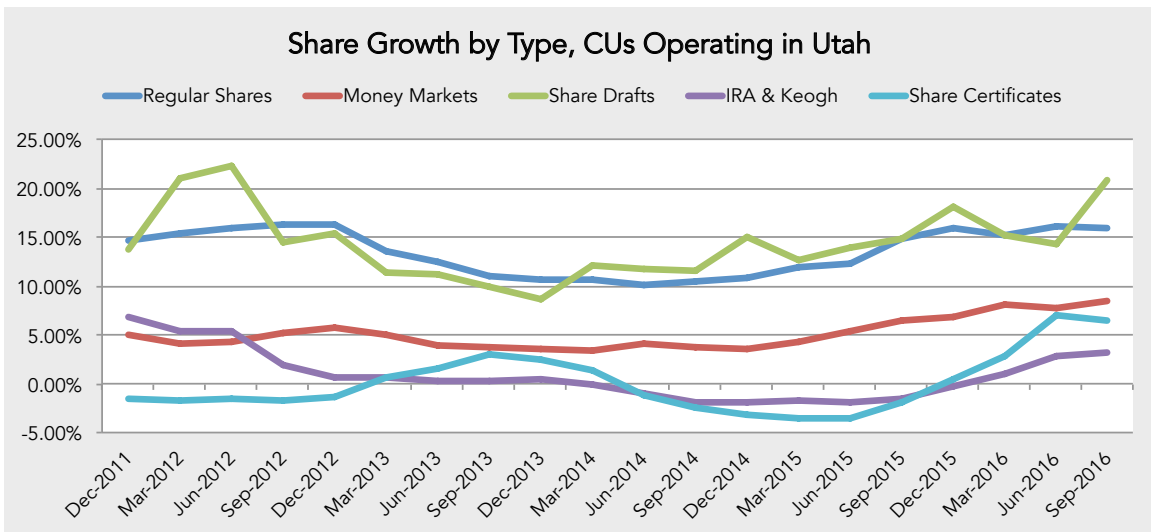
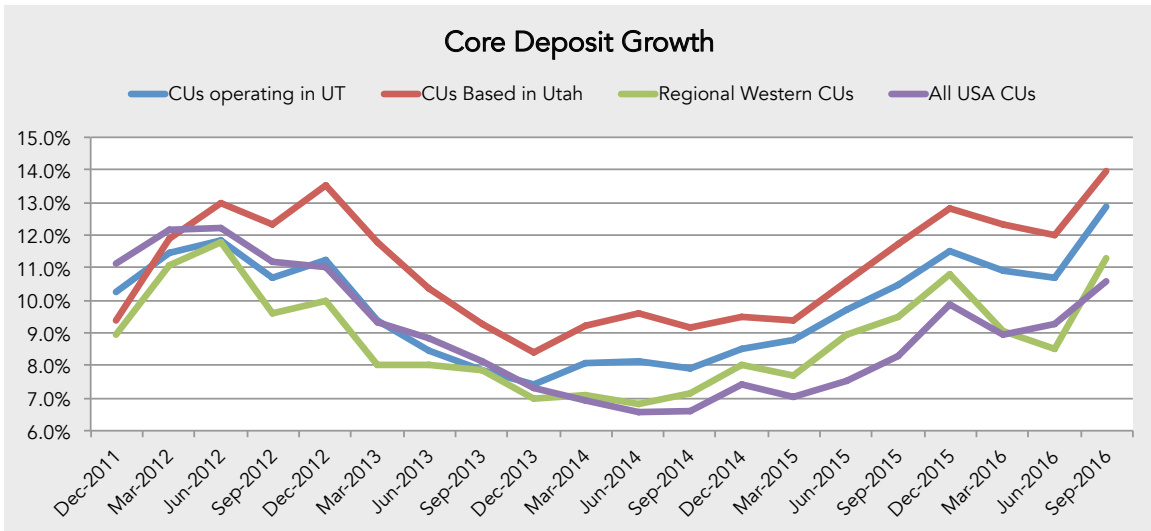
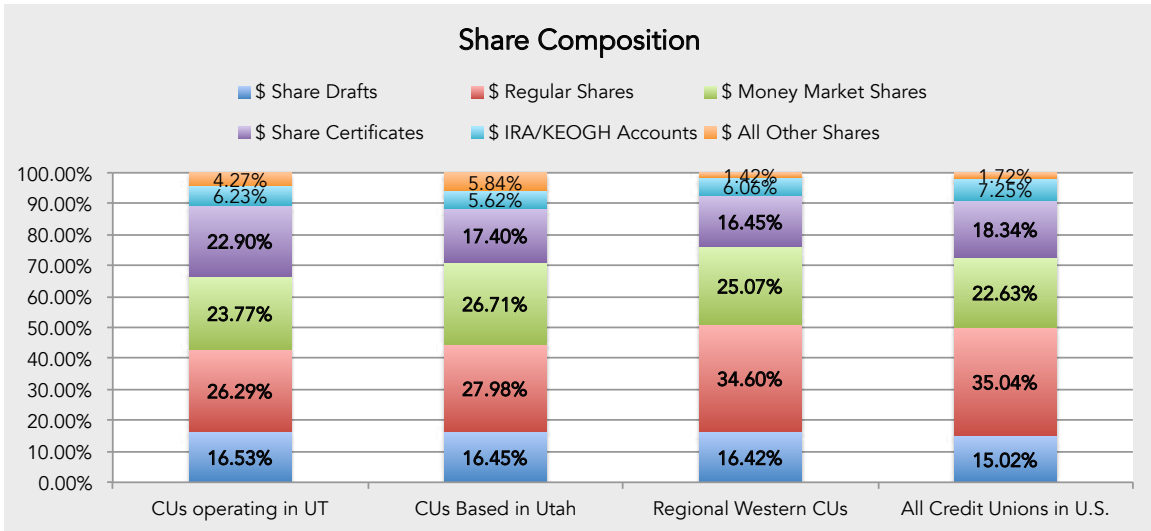
Asset Quality as of September 30, 2016



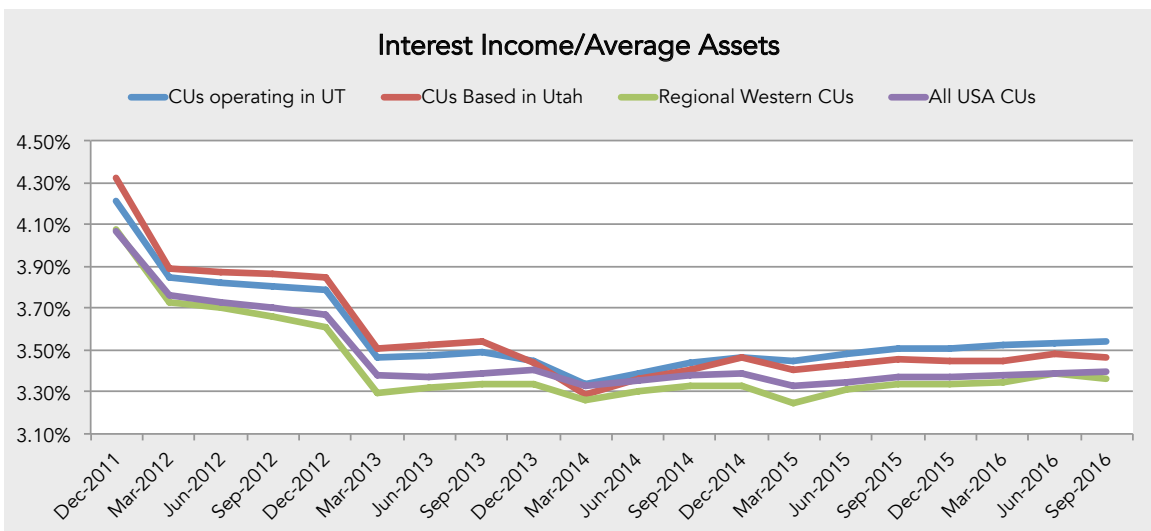
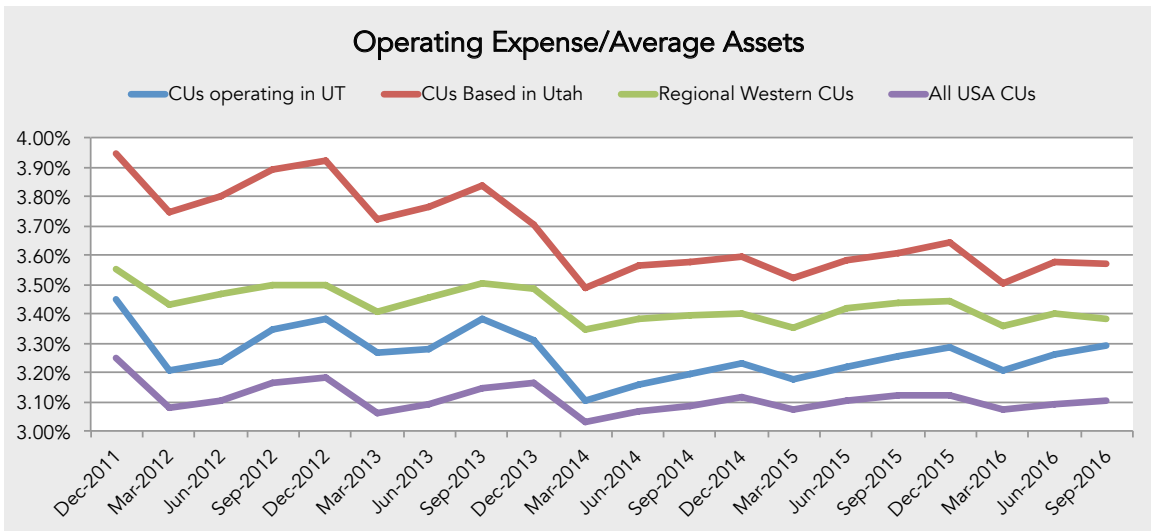
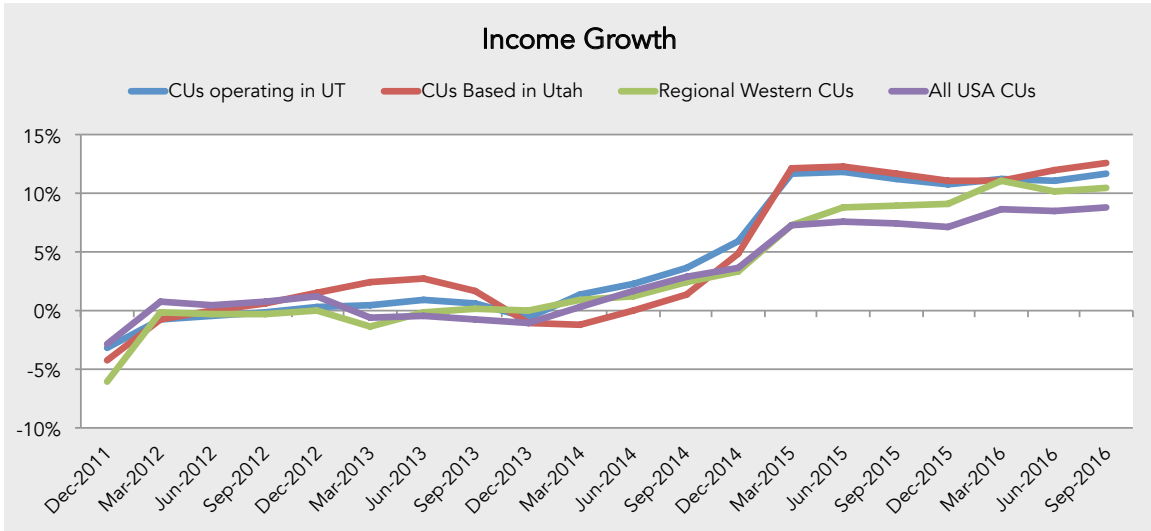
Asset Quality – continued as of September 30, 2016



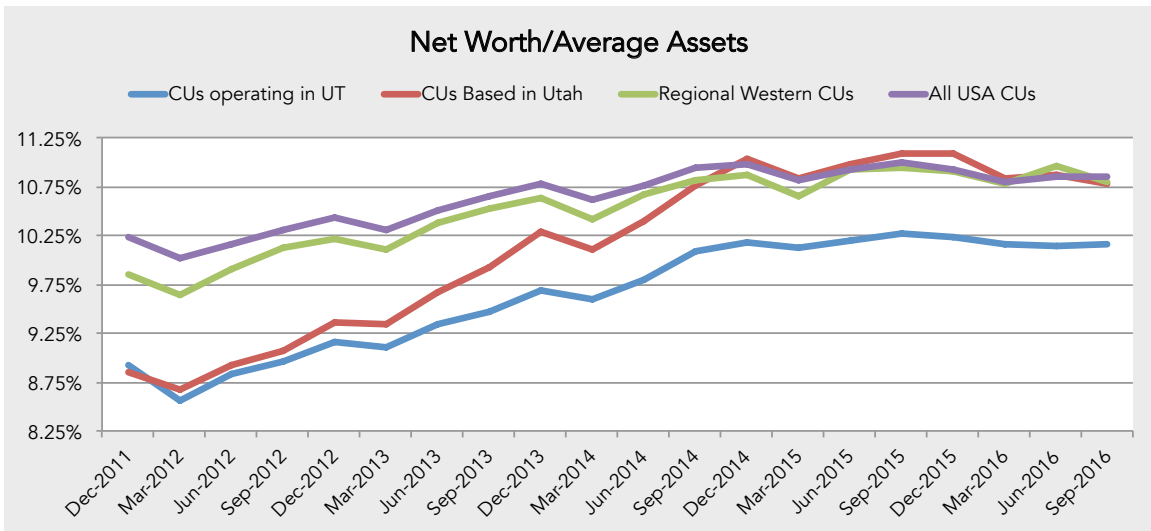
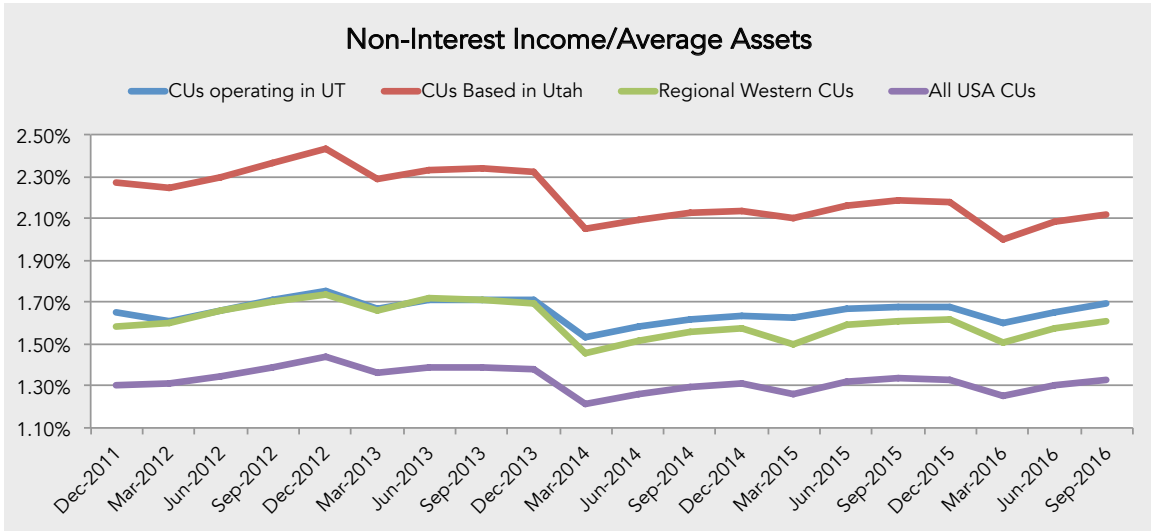
Shares as of September 30, 2016



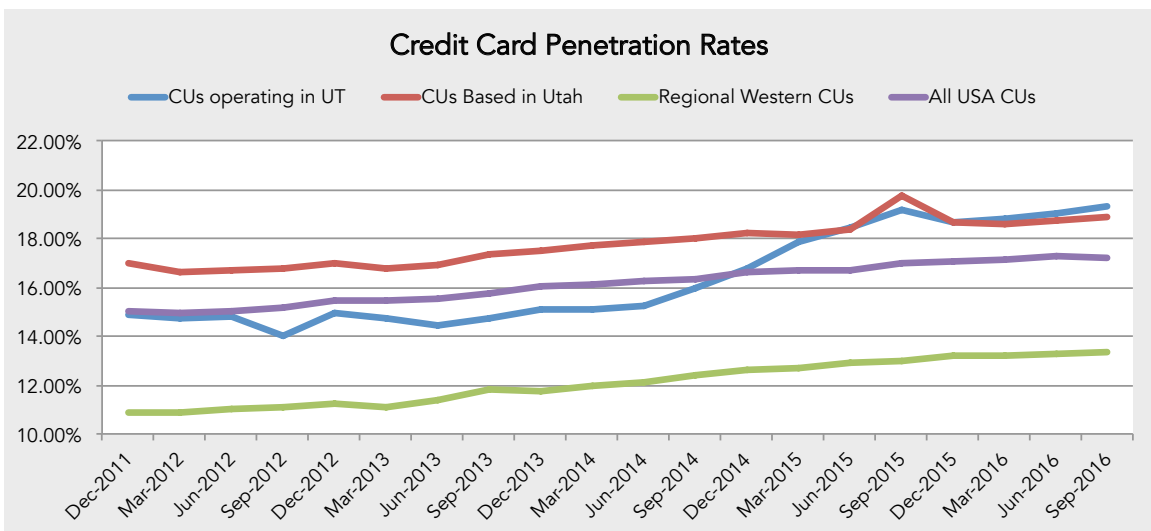
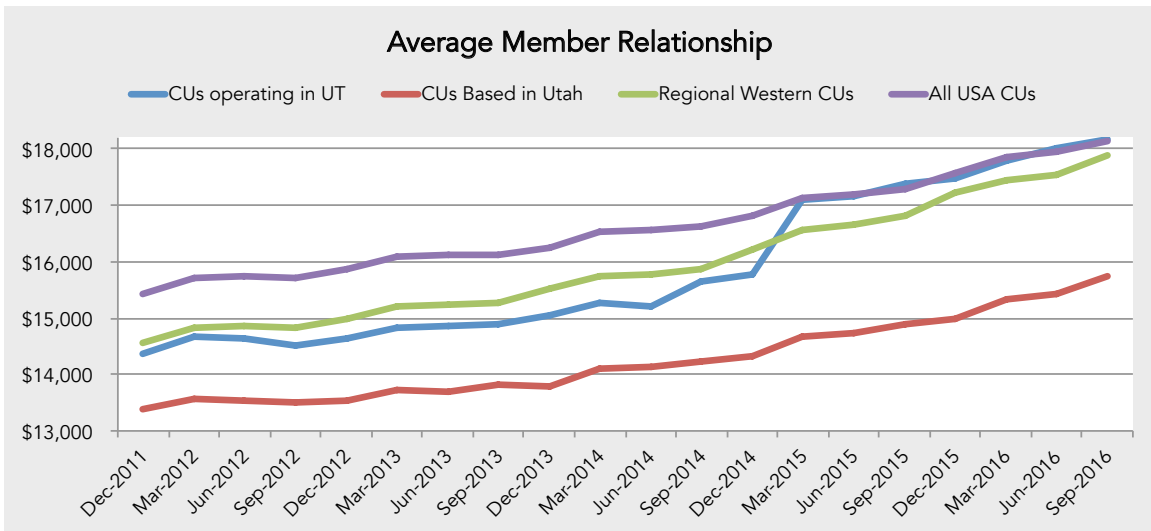
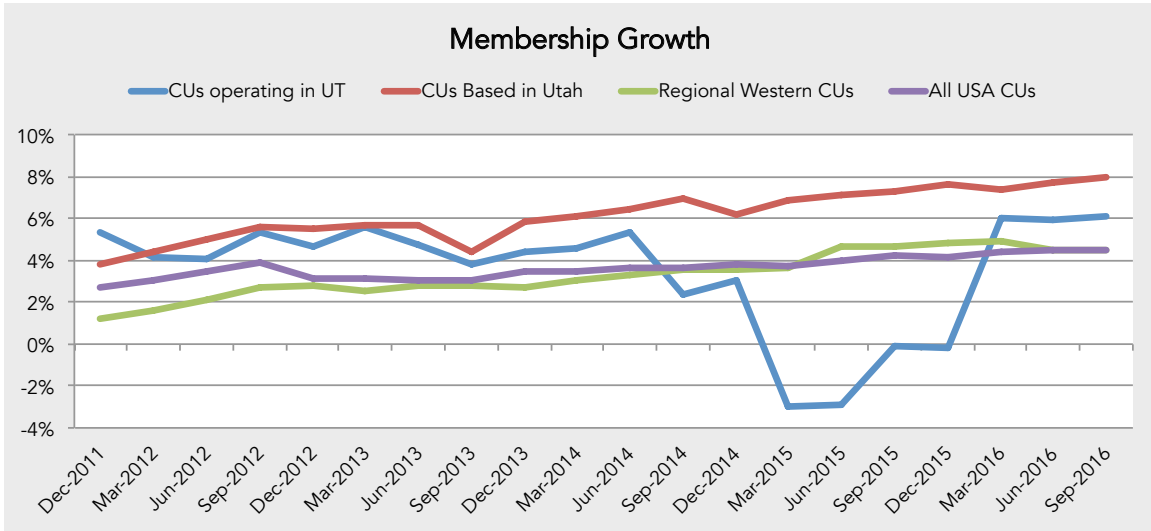
Earnings as of September 30, 2016



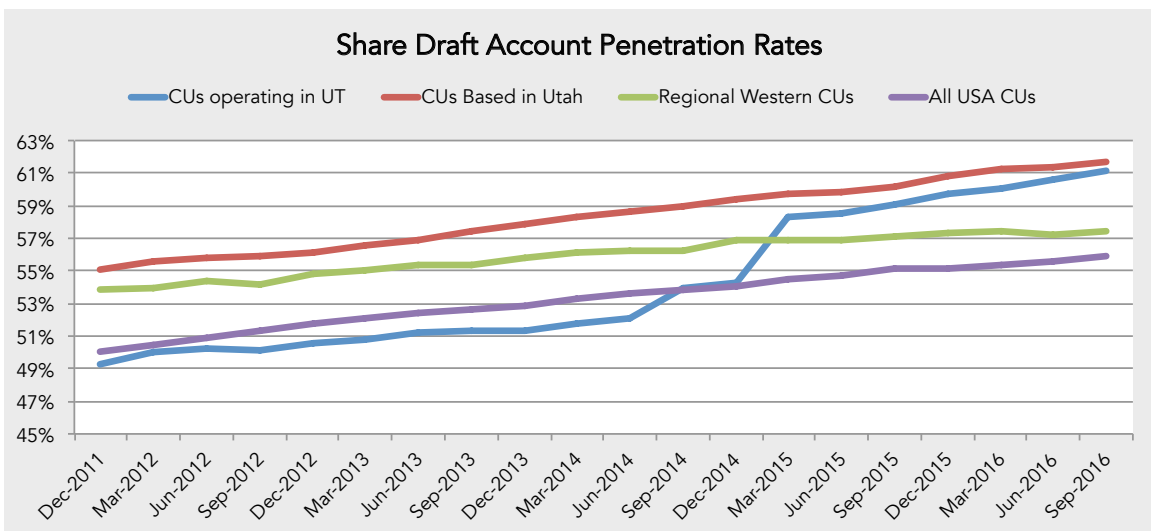
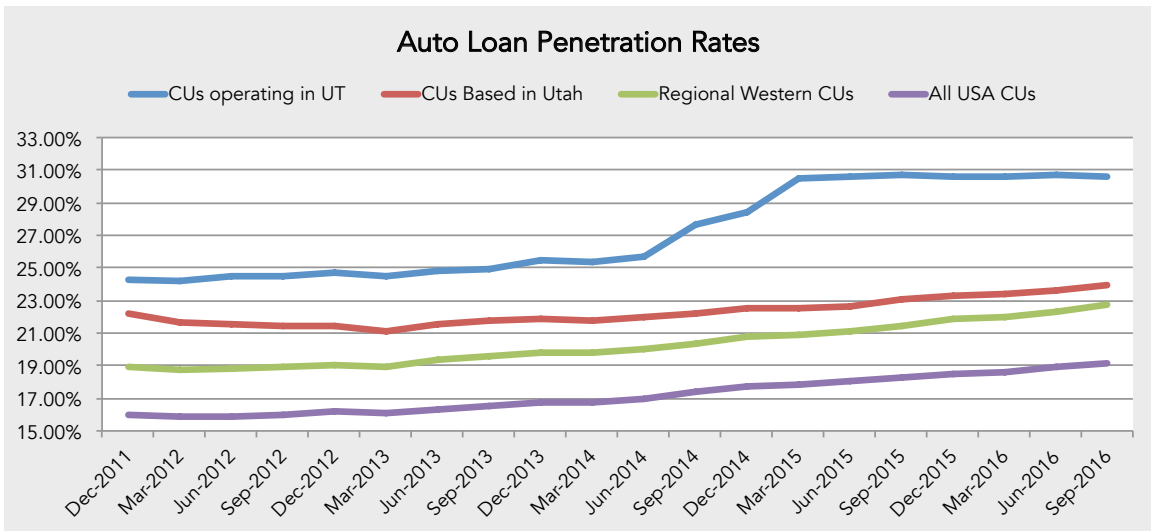
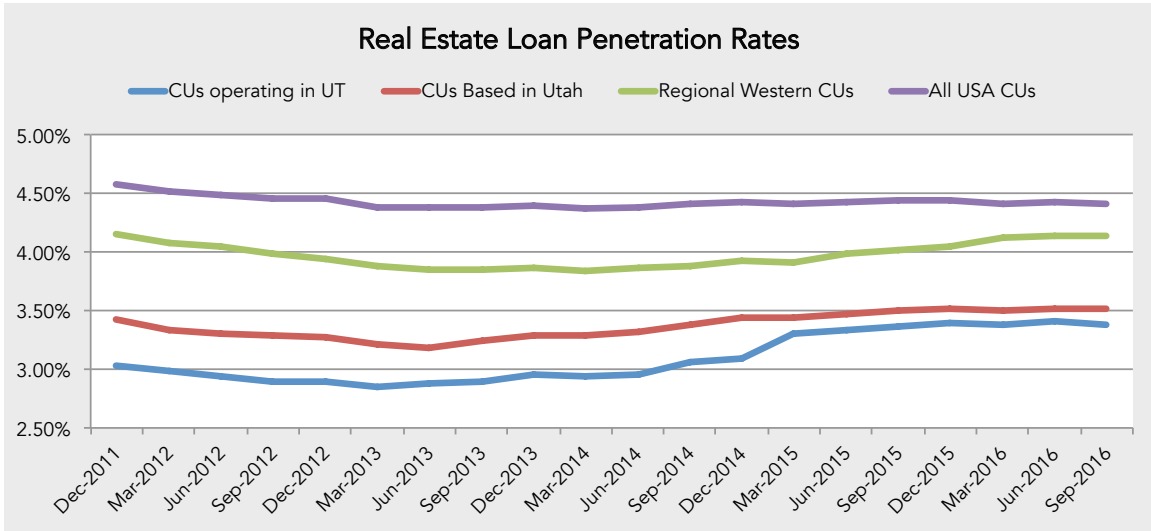
Earnings – continued as of September 30, 2016



Members as of September 30, 2016



Members – continued as of September 30, 2016



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

	Sep-2015	Sep-2016	%Chg
ASSETS			
Cash & Cash Equivalents	\$89,208,529,705	\$111,024,244,699	24.45
Government Securities	\$186,755,035,169	\$181,117,037,290	-3.02
Corporate CU	\$2,937,963,823	\$2,918,046,137	-0.68
Deposit in Banks and S&L's	\$40,588,290,566	\$39,834,617,026	-1.86
Mutual Funds	\$2,104,294,269	\$1,962,133,431	-6.76
All Other Investments	\$39,264,873,480	\$43,896,009,324	11.79
Total Investments	\$360,858,987,012	\$380,752,087,907	5.51
Real Estate Loans	\$393,633,507,713	\$426,801,689,075	8.43
Auto Loans	\$256,954,678,511	\$293,208,610,134	14.11
All Other Loans	\$125,611,734,686	\$137,299,568,049	9.30
Total Loans	\$776,199,920,910	\$857,309,867,258	10.45
(Loan Loss Allow)	\$(7,176,431,506)	\$(7,701,296,848)	-7.31
Foreclosed & Repossessed Property	\$1,007,900,475	\$886,389,768	-12.06
Land & Buildings	\$19,606,462,329	\$20,824,649,947	6.21
Other Fixed Assets	\$4,078,037,518	\$4,473,619,858	9.70
All Other Assets	\$35,258,531,432	\$36,724,185,528	4.16
TOTAL ASSETS	\$1,189,833,408,170	\$1,293,269,503,418	8.69
LIABILITIES & CAPITAL			
Dividends Payable	\$186,003,868	\$194,449,090	4.54
Notes Payable	\$45,605,462,991	\$46,934,467,135	2.91
Reverse Repurchase Agreements	\$1,921,241,301	\$1,282,428,321	-33.25
Other Liabilities	\$12,412,509,752	\$14,033,766,745	13.06
Total Liabilities	\$60,125,217,912	\$62,445,111,291	3.86
Regular Shares & Deposits	\$363,459,752,016	\$401,364,840,721	10.43
Money Market Shares	\$230,051,028,901	\$247,057,365,235	7.39
Share Drafts	\$139,524,698,163	\$164,040,437,163	17.57
IRA & Keogh	\$77,130,948,813	\$79,158,730,816	2.63
Share Certificates	\$190,527,569,725	\$200,255,156,917	5.11
Total Shares	\$1,000,693,997,618	\$1,091,876,530,852	9.11
Regular Reserve	\$20,276,708,395	\$20,970,059,508	3.42
FASB 115 Val Reserves	\$(1,622,612,316)	\$(1,192,704,127)	26.49
Undivided Earnings & Other Reserves	\$108,117,314,077	\$116,567,136,164	7.82
Equity Acquired in Merger	\$2,242,782,484	\$2,603,369,730	16.08
Total Reserves & Undivided Earnings	\$129,014,192,640	\$138,947,861,275	7.70
TOTAL LIABILITIES & CAPITAL	\$1,189,833,408,170	\$1,293,269,503,418	8.69

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

	YTD 2015	YTD 2016	%Chg
INCOME:			
Loans	\$26,037,032,617	\$28,376,486,913	8.99
(Less Rebates)	\$(15,616,956)	\$(14,841,264)	4.97
Investments	\$3,280,590,079	\$3,620,607,702	10.36
Fee Income	\$5,598,055,925	\$5,891,317,862	5.24
Trading + Other Operating	\$6,045,007,192	\$6,665,498,050	10.26
Total Income	\$40,945,068,857	\$44,539,069,263	8.78
EXPENSES:			
Employee Compensation & Benefits	\$13,719,241,787	\$14,837,804,638	8.15
Travel & Conference	\$270,600,757	\$285,037,555	5.34
Office Occupancy	\$1,879,612,346	\$1,949,926,751	3.74
Office Operations	\$5,051,055,545	\$5,442,751,206	7.75
Education & Promotional	\$1,008,429,087	\$1,072,659,414	6.37
Loan Servicing	\$2,026,534,095	\$2,062,424,449	1.77
Professional Services	\$2,112,860,388	\$2,334,413,929	10.49
Member Insurance	\$16,589,601	\$14,397,826	-13.21
Operating Fees	\$109,590,008	\$113,110,596	3.21
Miscellaneous	\$907,933,633	\$1,077,557,111	18.68
Operating Expense Subtotal	\$27,102,447,247	\$29,190,083,475	7.70
Provision for Loan Losses	\$2,726,649,240	\$3,580,361,371	31.31
Operating Exp. + Provision for Loan Losses	\$29,829,096,487	\$32,770,444,846	9.86
Non-Operating Gain (Loss)	\$299,710,297	\$422,867,602	41.09
Income before Dividends	\$11,415,682,667	\$12,191,492,019	6.91
Interest on Borrowed Funds	\$586,983,791	\$668,416,705	13.87
Dividends	\$3,847,071,854	\$4,173,537,802	8.49
Net Income Prior to Assessments	\$6,981,627,022	\$7,349,537,512	5.27
Net NCUA Assessment Expenses	\$5,041,308	\$2,580,409	-48.81
Net Income	\$6,976,585,714	\$7,346,957,103	5.31
SELECTED OPERATING DATA:			
Branches	20,641	20,983	1.66
Members	102,842,825	107,534,738	4.56
Potential Members	2,001,093,492	2,483,514,247	24.11
Employees	266,896	280,903	5.25
Members/Employee	385	383	-0.65
Average Salary & Benefits/Employee	\$68,537	\$70,429	2.76
Total YTD Loan Originations	\$309,602,398,925	\$343,649,187,615	11.00

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

	US Totals *	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5967	2526	1114	742	734	343	237	271
Average Assets	\$216,736,971	\$7,411,853	\$32,204,229	\$71,228,917	\$158,199,501	\$358,161,187	\$705,915,086	\$2,876,569,000
12-month growth								
Net Worth Growth	7.22%	1.01%	2.70%	4.00%	5.01%	6.00%	6.42%	8.71%
Loan Growth	10.41%	2.32%	4.20%	5.79%	7.02%	9.52%	10.71%	11.66%
Share Growth	9.08%	2.62%	4.66%	5.56%	6.47%	7.81%	8.86%	10.48%
Member Growth	4.53%	-1.23%	-0.36%	0.96%	1.65%	2.73%	4.47%	6.74%
Capital								
Net Worth/Assets	10.85%	13.98%	12.01%	11.44%	10.85%	10.95%	10.85%	10.67%
Solvency Ratio	116.08%	116.89%	114.15%	113.59%	113.18%	114.05%	114.70%	117.43%
Allowance for Loan Losses/ Delinquent Loans	116.17%	74.39%	76.49%	81.43%	94.43%	105.34%	120.03%	127.11%
Delinquency Ratio	0.77%	1.49%	1.17%	1.01%	0.91%	0.79%	0.73%	0.72%
Earnings								
ROA	0.78%	0.21%	0.29%	0.42%	0.50%	0.60%	0.63%	0.95%
Non-Interest Income/Average Assets	1.03%	0.62%	0.81%	0.96%	1.06%	1.15%	1.13%	1.01%
Net interest Margin	2.89%	3.16%	2.97%	3.07%	3.09%	3.03%	3.01%	2.78%
Operating Expenses/Average Assets	3.10%	3.56%	3.51%	3.68%	3.69%	3.62%	3.50%	2.78%
Yield on Average Earning Assets	3.56%	3.56%	3.42%	3.57%	3.65%	3.64%	3.62%	3.53%
Cost of Funds	0.58%	0.34%	0.35%	0.35%	0.40%	0.45%	0.47%	0.69%
Productivity								
Income per member	\$414	\$191	\$263	\$307	\$352	\$380	\$421	\$467
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	19.18%	13.51%	15.37%	16.58%	18.02%	18.53%	20.37%	20.13%
Share draft penetration	56%	24%	40%	47%	51%	55%	57%	61%
Credit card penetration	17.20%	5.23%	10.51%	12.17%	13.12%	15.02%	16.08%	20.45%
\$ Average share balance	\$10,074	\$5,153	\$7,127	\$7,803	\$8,616	\$9,094	\$10,009	\$11,322
# Loan and Share Accounts per member	2.45	1.81	2.11	2.24	2.31	2.40	2.45	2.57
Lending Profile								
Loans to Shares	79%	56%	58%	63%	71%	75%	80%	83%
Average Loan Balance	\$14,143	\$7,309	\$9,095	\$9,894	\$12,011	\$12,730	\$14,404	\$15,623
\$ Total Loans Outstanding/ Employees	\$3,051,984	\$887,026	\$1,697,762	\$1,907,445	\$2,150,745	\$2,396,477	\$2,769,659	\$3,913,571
% of RE loans to total loans	49.78%	19.21%	35.69%	40.27%	44.76%	46.62%	46.76%	53.10%

*Includes 18 credit unions in USA territories.

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

For credit unions based in Utah.

	Sep-2015	Sep-2016	%Chg
ASSETS			
Cash & Cash Equivalents	\$1,301,727,016	\$2,023,243,965	55.43
Government Securities	\$1,641,444,472	\$1,579,116,060	-3.80
Corporate CU	\$39,778,102	\$32,271,847	-18.87
Deposit in Banks and S&L's	\$462,333,279	\$428,780,441	-7.26
Mutual Funds	\$14,598,563	\$10,138,335	-30.55
All Other Investments	\$628,955,697	\$677,600,889	7.73
Total Investments	\$4,088,837,129	\$4,751,151,537	16.20
Real Estate Loans	\$5,228,592,046	\$5,861,562,751	12.11
Auto Loans	\$6,667,011,432	\$7,844,679,967	17.66
All Other Loans	\$2,518,314,238	\$2,832,269,030	12.47
Total Loans	\$14,413,917,716	\$16,538,511,748	14.74
(Loan Loss Allow)	\$(161,589,350)	\$(170,766,578)	-5.68
Foreclosed & Repossessed Property	\$47,837,003	\$45,204,444	-5.50
Land & Buildings	\$512,606,299	\$531,073,556	3.60
Other Fixed Assets	\$71,543,536	\$85,498,845	19.51
All Other Assets	\$525,613,825	\$582,816,364	10.88
TOTAL ASSETS	\$19,498,766,158	\$22,363,489,916	14.69
LIABILITIES & CAPITAL			
Dividends Payable	\$4,576,310	\$5,277,405	15.32
Notes Payable	\$203,895,534	\$486,423,633	138.57
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$237,820,291	\$269,963,294	13.52
Total Liabilities	\$446,292,135	\$761,664,332	70.66
Regular Shares & Deposits	\$5,634,801,811	\$6,521,866,138	15.74
Money Market Shares	\$4,653,483,356	\$5,150,470,516	10.68
Share Drafts	\$2,604,830,820	\$3,173,463,736	21.83
IRA & Keogh	\$1,023,643,658	\$1,084,459,770	5.94
Share Certificates	\$3,067,175,179	\$3,355,648,285	9.41
Total Shares	\$16,983,934,824	\$19,285,908,445	13.55
Regular Reserve	\$236,183,331	\$239,337,300	1.34
FASB 115 Val Reserves	\$(86,604,905)	\$(84,682,309)	2.22
Undivided Earnings & Other Reserves	\$1,884,865,482	\$2,129,263,493	12.97
Equity Acquired in Merger	\$34,095,291	\$31,998,655	-6.15
Total Reserves & Undivided Earnings	\$2,068,539,199	\$2,315,917,139	11.96
TOTAL LIABILITIES & CAPITAL	\$19,498,766,158	\$22,363,489,916	14.69

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

For credit unions based in Utah.

	YTD 2015	YTD 2016	%Chg
INCOME:			
Loans	\$453,426,917	\$515,213,577	13.63
(Less Rebates)	\$(6,126)	\$(5,614)	8.36
Investments	\$30,010,862	\$36,190,904	20.59
Fee Income	\$138,169,309	\$153,214,560	10.89
Trading + Other Operating	\$167,543,798	\$183,609,492	9.59
Total Income	\$789,144,760	\$888,222,919	12.56
EXPENSES:			
Employee Compensation & Benefits	\$261,384,440	\$293,806,891	12.40
Travel & Conference	\$5,849,481	\$6,500,781	11.13
Office Occupancy	\$36,921,520	\$38,351,885	3.87
Office Operations	\$88,060,432	\$98,839,884	12.24
Education & Promotional	\$19,955,633	\$23,428,532	17.40
Loan Servicing	\$51,422,735	\$58,999,744	14.73
Professional Services	\$22,606,660	\$25,286,295	11.85
Member Insurance	\$200,374	\$124,720	-37.76
Operating Fees	\$1,611,831	\$1,710,257	6.11
Miscellaneous	\$16,509,159	\$20,668,911	25.20
Operating Expense Subtotal	\$504,522,265	\$567,717,900	12.53
Provision for Loan Losses	\$32,580,743	\$67,280,261	106.50
Operating Exp. + Provision for Loan Losses	\$537,103,008	\$634,998,161	18.23
Non-Operating Gain (Loss)	\$1,718,567	\$2,293,565	33.46
Income before Dividends	\$253,760,319	\$255,518,323	0.72
Interest on Borrowed Funds	\$266,379	\$3,322,509	1147.29
Dividends	\$57,992,290	\$64,295,188	10.87
Net Income Prior to Assessments	\$195,501,650	\$187,900,626	-3.89
Net NCUA Assessment Expenses	\$108,616	\$64,510	-40.61
Net Income	\$195,393,034	\$187,836,116	-3.87
SELECTED OPERATING DATA:			
Branches	443	451	2
Members	2,107,837	2,275,618	8
Potential Members	24,505,596	37,200,032	52
Employees	6,051	6,612	9
Members/Employee	348	344	(1)
Average Salary & Benefits/Employee	\$57,601	\$59,252	2.87
Total YTD Loan Originations	\$9,516,387,438	\$10,810,378,480	13.60

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

Note: this page includes out-of-state credit unions operating at least one branch in Utah. Those are: Chartway, Delta Community, Operating Engineers Local Union #3, Security Service, and Unify Financial. All are in the "Over \$1b" category.

	CU's operating in Utah	< \$50m	\$50m-\$200m	\$200m-\$1b	Over \$1b
# of CUs	73	42	14	8	9
Average Assets	\$582,585,519	\$12,298,734	\$105,179,241	\$562,306,270	\$4,320,504,071
12-month growth					
Net Worth Growth	9.33%	4.05%	10.39%	9.25%	9.40%
Loan Growth	9.99%	5.57%	8.89%	10.38%	10.04%
Share Growth	11.72%	5.15%	7.81%	10.04%	12.19%
Member Growth	6.07%	0.61%	1.39%	3.48%	6.76%
Capital					
Net Worth/Assets	10.16%	13.83%	12.31%	10.36%	10.00%
Solvency Ratio	113.74%	116.58%	113.89%	112.06%	113.89%
Allowance for Loan Losses/Delinquent Loans	126.88%	109.34%	149.68%	163.42%	124.95%
Delinquency Ratio	0.77%	1.07%	0.39%	0.41%	0.82%
Earnings					
ROA	0.92%	0.61%	1.03%	0.92%	0.92%
Non-Interest Income/Average Assets	1.30%	0.68%	1.02%	1.15%	1.33%
Net interest Margin	3.04%	3.26%	3.20%	2.95%	3.04%
Operating Expenses/Average Assets	3.29%	3.37%	3.42%	3.26%	3.29%
Yield on Average Earning Assets	3.73%	3.73%	3.86%	3.59%	3.74%
Cost of Funds	0.56%	0.41%	0.50%	0.51%	0.57%
Productivity					
Income per member	\$422	\$233	\$346	\$376	\$436
Income per employee	\$206,690	\$106,274	\$174,895	\$169,290	\$215,578
Operating expense per member	\$265	\$175	\$237	\$249	\$271
Assets per employee	\$4,093,238	\$2,419,423	\$3,626,870	\$3,571,519	\$4,225,043
YTD Loan Originations/Employee	\$1,690,308	\$569,287	\$897,411	\$1,249,912	\$1,813,120
Member Service Usage					
Auto Loan Penetration	30.64%	19.15%	20.96%	23.57%	32.21%
Share draft penetration	61%	31%	49%	56%	63%
Credit card penetration	19.30%	5.69%	15.84%	16.26%	20.14%
\$ Average share balance	\$9,405	\$5,987	\$8,339	\$9,363	\$9,539
# Loan and Share Accounts per member	2.76	1.99	2.49	2.63	2.80
Lending Profile					
Loans to Shares	90%	73%	74%	80%	92%
Average Loan Balance	\$11,983	\$10,209	\$10,570	\$11,285	\$12,135
\$ Total Loans Outstanding/Employees	\$3,162,355	\$1,507,848	\$2,349,207	\$2,524,186	\$3,325,275
% of RE loans to total loans	34.95%	27.48%	39.71%	41.14%	34.26%

Utah Credit Union Leaders under \$4 million in assets

as of September 30, 2016

CUs in group: 15

12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	41.99%	\$433,200
South Sanpete	17.41%	\$830,658
Presto Lewiston Employees	9.94%	\$310,427
Orem City Employees	4.42%	\$3,224,531
Tri-County	3.54%	\$108,752
Beckstrand and Associates	2.37%	\$93,312
Teamsters Local #222	2.33%	\$2,394,074
Uintah	1.26%	\$2,954,375
Valley Wide	1.25%	\$385,710

12-month loan growth

Credit Union	Loan Growth	Loans
South Sanpete	32.40%	\$620,261
Valley Wide	23.06%	\$357,611
Teamsters Local #222	13.97%	\$1,612,045
Granite Furniture Employees	8.96%	\$634,239
Presto Lewiston Employees	7.44%	\$306,045
Dugway	6.44%	\$2,325,811
UCB	0.81%	\$376,107

12-month member growth

Credit Union	Mbr. Growth	Members
Granite Furniture Employees	5.81%	164
UCB	4.04%	283
South Sanpete	3.49%	178
Valley Wide	1.82%	168

Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	50.09%	\$300,004
Granite Furniture Employees	44.11%	\$755,987
Tri-County	30.76%	\$159,312
Employees First	27.17%	\$1,767,425
North Sanpete	24.02%	\$965,503
Dugway	23.90%	\$3,300,130
Presto Lewiston Employees	23.38%	\$399,426
UCB	21.20%	\$1,216,631
Valley Wide	19.21%	\$476,023
Uintah	14.26%	\$3,439,810

Return on Assets

Credit Union	ROA	Assets
Tri-County	0.43%	\$159,312
Dugway	0.32%	\$3,300,130
Presto Lewiston Employees	0.26%	\$399,426
Teamsters Local #222	0.25%	\$2,645,372
Employees First	0.24%	\$1,767,425
Granite Furniture Employees	0.20%	\$755,987
Provo Police & Fire Dept.	0.17%	\$2,872,786
Beckstrand and Associates	0.11%	\$300,004
South Sanpete	0.07%	\$921,535
Uintah	0.01%	\$3,439,810

Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	146.41%	\$755,987
North Sanpete	107.51%	\$965,503
Presto Lewiston Employees	98.59%	\$399,426
Dugway	93.01%	\$3,300,130
Valley Wide	92.71%	\$476,023
South Sanpete	74.67%	\$921,535
Tri-County	71.15%	\$159,312
Provo Police & Fire Dept.	70.02%	\$2,872,786
Teamsters Local #222	67.33%	\$2,645,372
Sunnyside	65.41%	\$2,724,029

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

as of September 30, 2016

CUs in group: 27

12-month share growth

Credit Union	Share growth	Shares
Varian	26.06%	\$13,942,153
City Center	22.55%	\$8,777,737
P&S	13.74%	\$14,216,606
Tanner Employees	12.84%	\$5,467,003
Local Union 354 IBEW	10.49%	\$20,805,301
Logan Medical	9.47%	\$17,556,297
Firefighters	8.85%	\$33,200,039
Grand County	8.74%	\$22,681,302
Devils Slide	8.62%	\$9,763,508
CUP	6.64%	\$5,397,775

12-month loan growth

Credit Union	Loan Growth	Loans
City Center	36.19%	\$8,804,767
National JAACL	19.33%	\$11,881,429
Grand County	13.28%	\$20,499,507
Utah	12.87%	\$11,732,605
Freedom	12.45%	\$24,053,081
Tanner Employees	11.24%	\$4,434,726
CUP	10.92%	\$4,820,140
P&S	10.60%	\$8,819,501
Varian	10.57%	\$6,486,805
Meadow Gold Employees	9.03%	\$2,893,019

12-month member growth

Credit Union	Mbr. Growth	members
Tanner Employees	71.25%	1,370
City Center	14.10%	1,303
Grand County	13.37%	3,910
Local Union 354 IBEW	5.38%	2,567
Freedom	3.76%	3,529
CUP	2.06%	1,340
SEA	1.61%	886
Logan Cache Rich	1.29%	2,671
Devils Slide	1.23%	1,484
Firefighters	0.69%	3,524

Capital/Assets

Credit Union	Capital/Assets	Assets
Midvalley	33.17%	\$5,668,050
Nephi Western Employees	32.38%	\$31,267,205
Meadow Gold Employees	23.87%	\$4,757,490
SEA	22.76%	\$4,706,990
Hollyfrontier Employee's	18.64%	\$6,508,480
Gibbons and Reed Employees	16.25%	\$5,395,650
Logan Medical	15.68%	\$20,821,626
Varian	15.65%	\$16,546,853
Desertview	15.64%	\$32,431,416
CUP	15.35%	\$6,366,715

Return on Assets

Credit Union	ROA	Assets
City Center	3.83%	\$9,826,083
Nephi Western Employees	1.95%	\$31,267,205
San Juan	1.73%	\$17,271,470
Hollyfrontier Employee's	1.62%	\$6,508,480
Freedom	1.14%	\$30,411,584
Devils Slide	1.01%	\$11,294,058
Logan Medical	1.00%	\$20,821,626
SEA	0.85%	\$4,706,990
Local Union 354 IBEW	0.84%	\$23,945,941
Tanner Employees	0.69%	\$6,163,388

Loans/Shares

Credit Union	Loans/Shares	Assets
Hollyfrontier Employee's	120.12%	\$6,508,480
Nephi Western Employees	116.80%	\$31,267,205
City Center	100.31%	\$9,826,083
Grand County	90.38%	\$25,969,003
CUP	89.30%	\$6,366,715
Freedom	89.00%	\$30,411,584
Local Union 354 IBEW	87.85%	\$23,945,941
Tanner Employees	81.12%	\$6,163,388
Devils Slide	81.10%	\$11,294,058
Education 1st	80.22%	\$28,677,523

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

as of September 30, 2016

CUs in group: 14

12-month share growth		
Credit Union	Share growth	Shares
Pacific Horizon	13.23%	\$49,431,932
Hi-land	11.52%	\$42,685,539
Members First	11.01%	\$100,203,435
American United Family Of Credit Unions	10.69%	\$165,381,741
Box Elder County	10.19%	\$89,025,824
Nebo	9.11%	\$66,074,151
Weber State	7.46%	\$95,914,625
Horizon Utah	7.35%	\$118,689,659
Hercules	7.24%	\$59,622,235
Utah Heritage	7.24%	\$54,732,488

12-month loan growth		
Credit Union	Loan Growth	Loans
Hercules	32.59%	\$25,042,946
Box Elder County	15.88%	\$67,617,985
Alpine	14.39%	\$113,745,652
Nebo	11.88%	\$61,885,070
American United Family Of Credit Unions	11.45%	\$149,577,725
Health Care	10.78%	\$27,422,834
Hi-land	8.63%	\$25,094,294
Pacific Horizon	6.66%	\$44,338,155
Horizon Utah	6.63%	\$69,937,682
Utah Heritage	6.48%	\$47,525,417

12-month member growth		
Credit Union	Mbr. Growth	members
Hercules	7.03%	5,114
American United Family Of Credit Unions	5.60%	19,162
Pacific Horizon	4.95%	7,357
Nebo	4.87%	10,883
Weber State	3.36%	9,526
Utah Heritage	2.13%	7,817
Box Elder County	0.89%	13,186
Horizon Utah	0.72%	11,035
Transwest	0.35%	11,900

Capital/Assets		
Credit Union	Capital/Assets	Assets
Box Elder County	21.94%	\$114,273,648
Nebo	17.99%	\$80,399,936
Hi-land	16.86%	\$51,048,888
American United Family Of Credit Unions	12.90%	\$190,455,792
Health Care	12.89%	\$75,631,726
Horizon Utah	11.01%	\$134,449,742
Alpine	10.82%	\$177,521,159
Members First	10.51%	\$113,039,956
Pacific Horizon	10.09%	\$55,238,258
Utah Heritage	10.09%	\$61,157,118

Return on Assets		
Credit Union	ROA	Assets
American United Family Of Credit Unions	2.24%	\$190,455,792
Box Elder County	2.10%	\$114,273,648
Nebo	1.75%	\$80,399,936
Utah Heritage	1.07%	\$61,157,118
Hi-land	1.06%	\$51,048,888
Pacific Horizon	1.06%	\$55,238,258
Transwest	0.90%	\$129,815,433
Members First	0.82%	\$113,039,956
Alpine	0.70%	\$177,521,159
Horizon Utah	0.53%	\$134,449,742

Loans/Shares		
Credit Union	Loans/Shares	Assets
Nebo	93.66%	\$80,399,936
American United Family Of Credit Unions	90.44%	\$190,455,792
Pacific Horizon	89.70%	\$55,238,258
Utah Heritage	86.83%	\$61,157,118
Weber State	86.21%	\$106,702,141
Transwest	82.39%	\$129,815,433
Box Elder County	75.95%	\$114,273,648
Alpine	72.34%	\$177,521,159
Members First	71.76%	\$113,039,956
Eastern Utah Community	65.52%	\$116,919,715

Utah Credit Union Leaders over \$200 million in assets

as of September 30, 2016

CUs in group: 16

12-month share growth

Credit Union	Share growth	Shares
Mountain America	17.16%	\$4,832,124,825
America First	15.29%	\$7,064,344,858
Utah First	14.80%	\$267,767,150
Utah Community	14.29%	\$1,018,790,540
Deseret First	13.43%	\$515,734,789
Security Service	12.27%	\$7,756,136,087
University First	12.03%	\$750,568,503
Cyprus	10.66%	\$699,262,230
Unify Financial	10.49%	\$2,069,824,413
Goldenwest	9.05%	\$1,039,744,294

12-month loan growth

Credit Union	Loan Growth	Loans
Utah Community	23.12%	\$792,917,484
University First	16.94%	\$677,133,384
America First	16.20%	\$5,728,027,019
Mountain America	16.13%	\$5,035,980,210
Goldenwest	15.53%	\$843,456,637
Unify Financial	15.01%	\$1,620,386,467
Chartway	12.56%	\$1,747,567,268
Operating Engineers LU #3	12.07%	\$521,199,465
Deseret First	11.50%	\$395,844,268
Utah First	11.47%	\$244,285,217

12-month member growth

Credit Union	Mbr. Growth	members
Mountain America	11.94%	618,909
America First	9.78%	800,889
Unify Financial	7.96%	198,003
Goldenwest	7.10%	112,165
Deseret First	6.17%	58,926
Utah Community	6.01%	134,141
University First	5.75%	89,223
Utah Power	4.02%	26,471
Jordan	3.30%	26,828
Cyprus	2.61%	97,846

Capital/Assets

Credit Union	Capital/Assets	Assets
Goldenwest	14.75%	\$1,222,962,777
Operating Engineers LU #3	14.49%	\$1,010,653,905
Utah Power	13.63%	\$603,231,446
Utah First	11.70%	\$304,683,130
America First	11.47%	\$8,038,838,454
Utah Community	11.27%	\$1,161,250,297
University First	11.07%	\$853,205,018
Cyprus	10.95%	\$788,425,868
Granite	10.71%	\$396,549,784
Wasatch Peaks	10.21%	\$287,589,891

Return on Assets

Credit Union	ROA	Assets
Utah First	1.50%	\$304,683,130
Mountain America	1.40%	\$5,901,279,678
Goldenwest	1.35%	\$1,222,962,777
Utah Community	1.19%	\$1,161,250,297
America First	1.19%	\$8,038,838,454
University First	1.06%	\$853,205,018
Utah Power	1.04%	\$603,231,446
Cyprus	0.97%	\$788,425,868
Operating Engineers LU #3	0.92%	\$1,010,653,905
Granite	0.86%	\$396,549,784

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	109.54%	\$9,351,334,067
Mountain America	104.22%	\$5,901,279,678
Utah First	91.23%	\$304,683,130
Chartway	90.43%	\$2,219,422,208
University First	90.22%	\$853,205,018
Cyprus	87.82%	\$788,425,868
Granite	84.58%	\$396,549,784
Wasatch Peaks	82.91%	\$287,589,891
Goldenwest	81.12%	\$1,222,962,777
America First	81.08%	\$8,038,838,454