



# 1Q 2017

## Utah Credit Union Performance Summary



# 1st Quarter 2017

## Utah Credit Union

### Performance Summary

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## Key Performance Comparisons as of March 31, 2017

	US CUs*	UT CUs**	UT as % of Industry
Number of CUs	5,842	66	1.13%
Federal Chartered CUs	3,567	33	0.93%
State-Chartered CUs, NCUSIF insured	2,153	33	1.53%
State-Chartered CUs, ASI insured	122	-	0.00%
Total State Chartered CUs	2,275	33	1.45%
Total Members	109,222,938	2,368,524	2.17%
Members, average per CU	18,696	35,887	191.95%
# of Mergers/Liquidations YTD	67	2	2.99%
Total Assets	\$1,353,676,784,071	\$24,077,312,576	1.78%
Total Loans	\$894,635,080,712	\$17,632,268,906	1.97%
Total Shares	\$1,142,949,985,157	\$20,746,020,634	1.82%
Total Capital	\$149,177,859,050	\$2,599,375,823	1.74%
Average Asset Size	\$231,714,616	\$364,807,766	157.44%

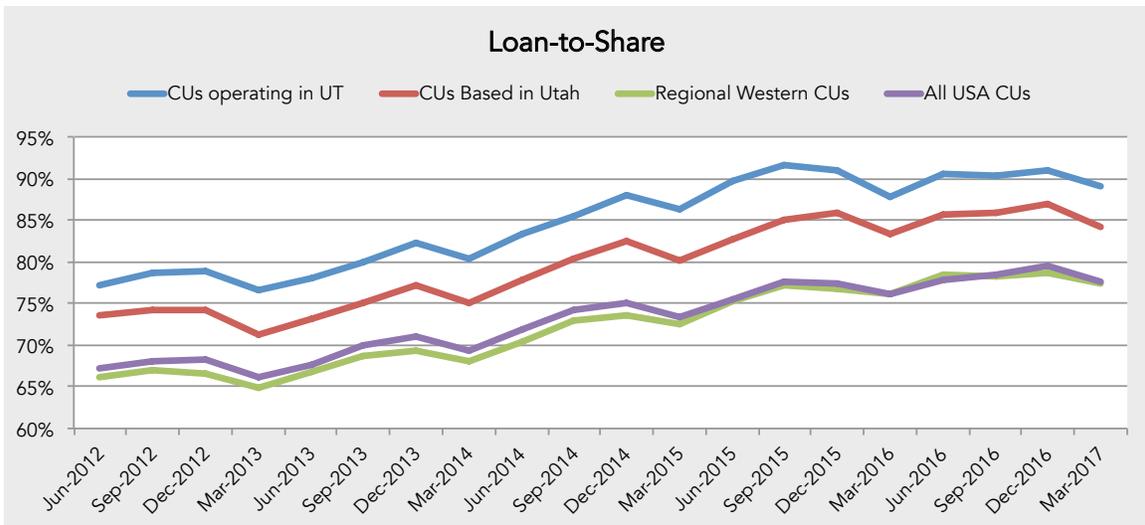
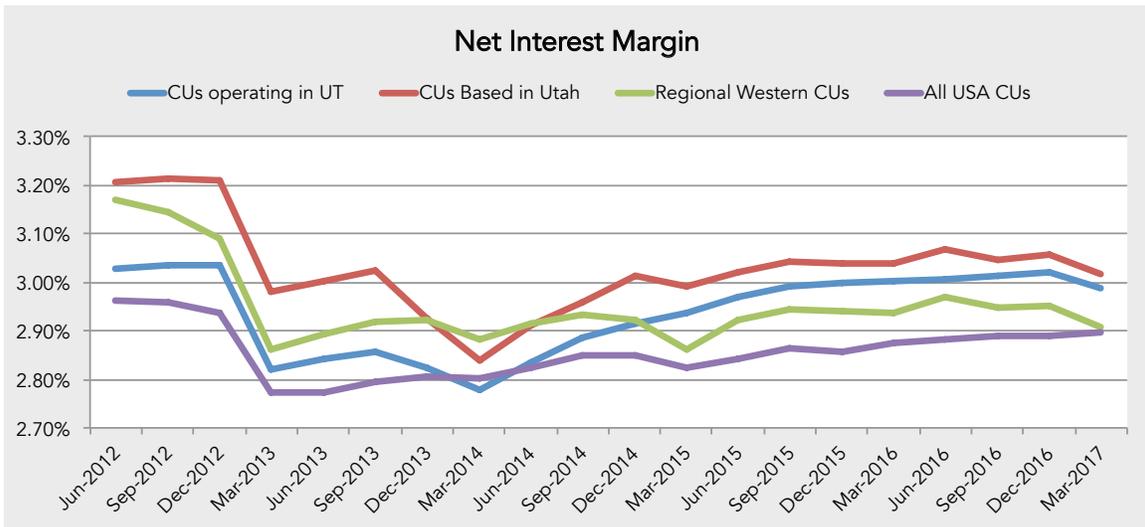
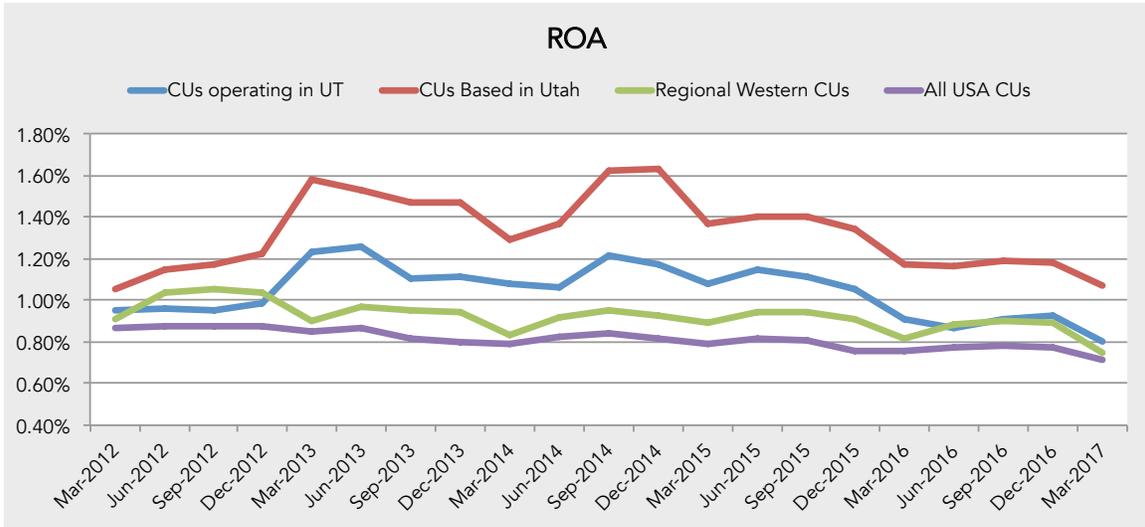
	As a % of Average Assets	
	US CUs	UT CUs**
Interest Income (annualized)	3.41%	3.47%
Interest Expense (annualized)	0.52%	0.45%
Net Interest Margin	2.89%	3.01%
Loss Provisions (annualized)	0.42%	0.38%
Operating Expenses (including stabilization expenses)	3.04%	3.49%
Non-interest income	1.28%	1.92%
ROA	0.71%	1.07%

	US CUs	UT CUs
12-month loan growth	11.13%	16.36%
12-month share growth	8.87%	15.15%
12-month capital growth	6.14%	11.24%
12-month asset growth	8.39%	14.70%
Loans/Shares	77.65%	84.21%
Net Worth/Assets	10.70%	10.53%
Capital/Assets	11.02%	10.80%
Delinquency Ratio	0.69%	0.51%
Average Loan Balance	\$14,511	\$11,310
Average Share Balance	\$10,459	\$8,759

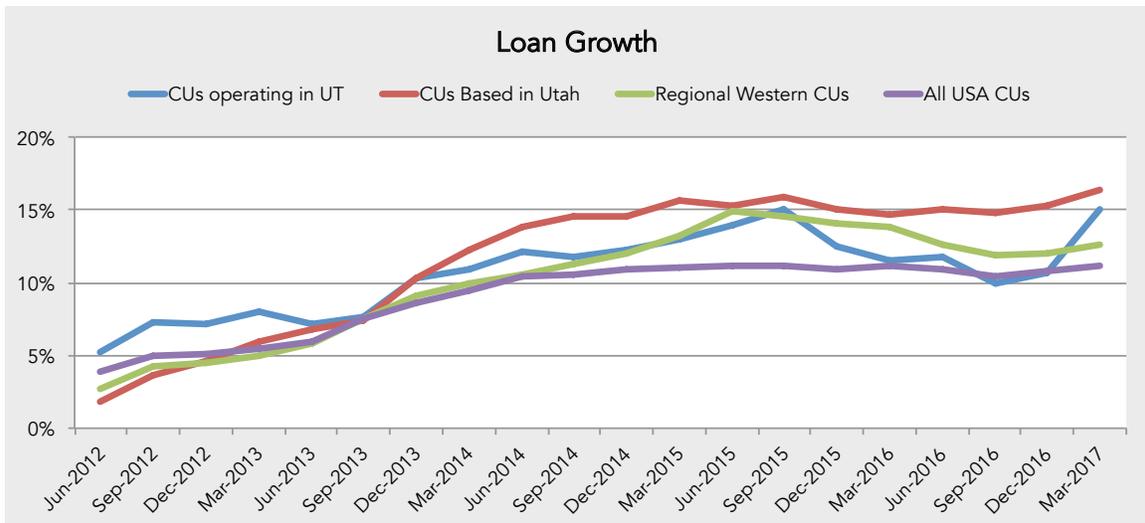
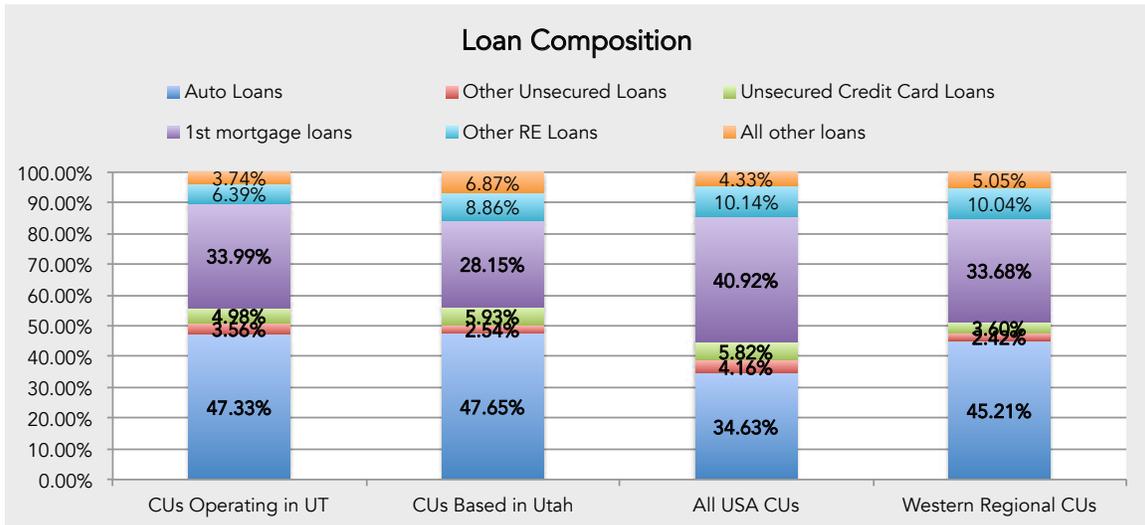
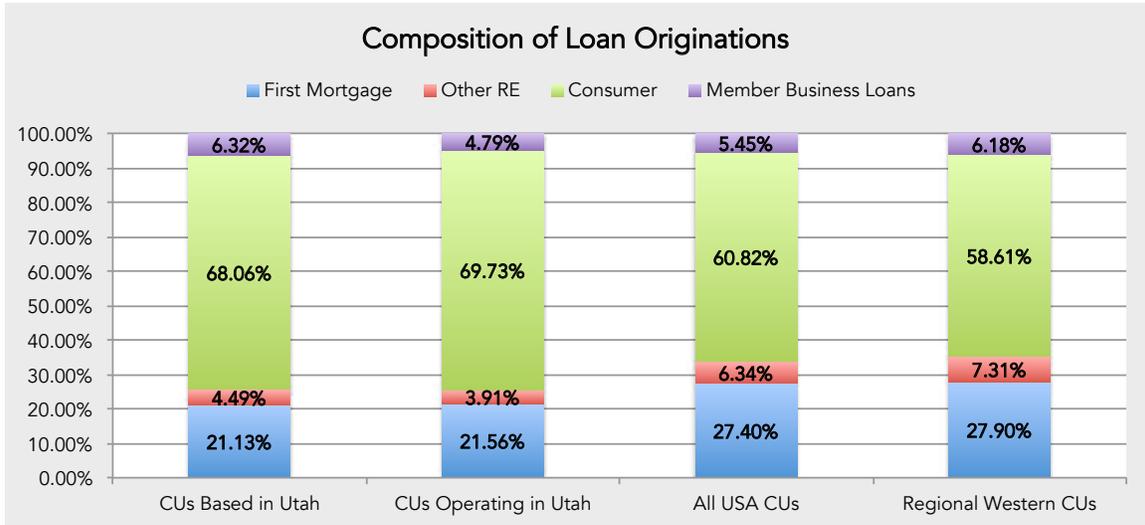
\* Excludes 18 credit unions in Puerto Rico, the Virgin Islands, and Guam

\*\* Credit unions based in Utah

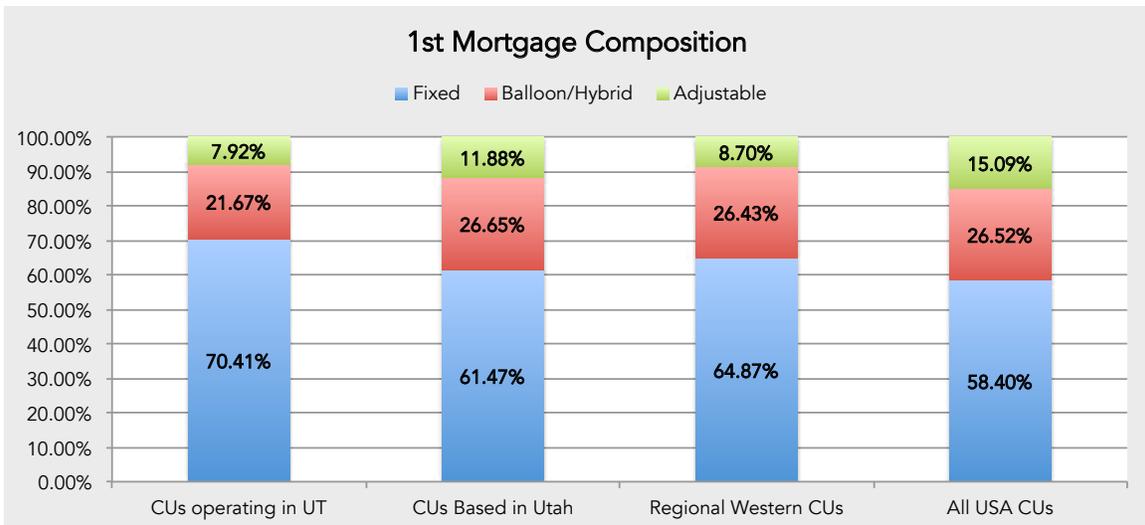
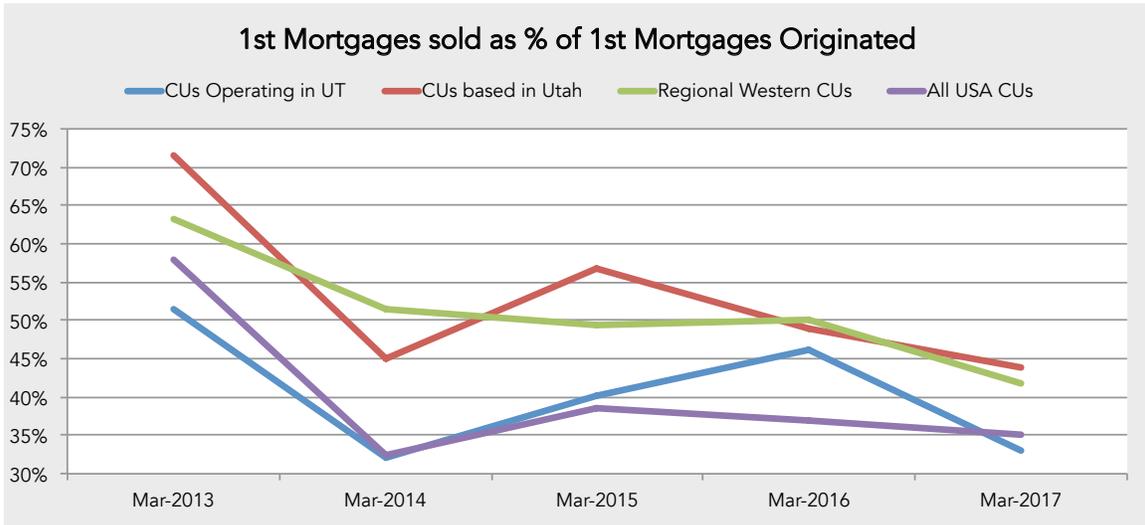
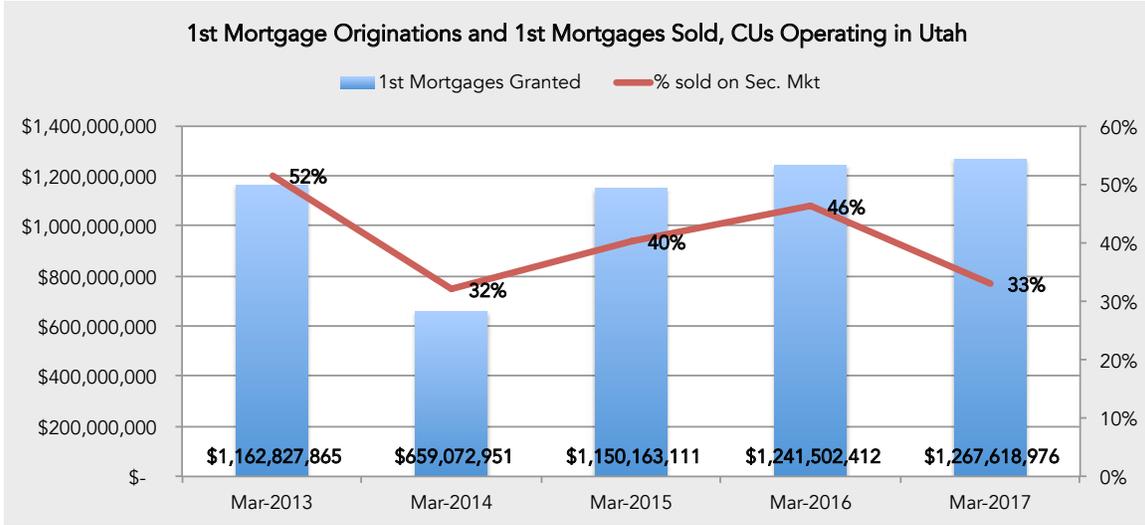
# Key Ratios as of March 31, 2017



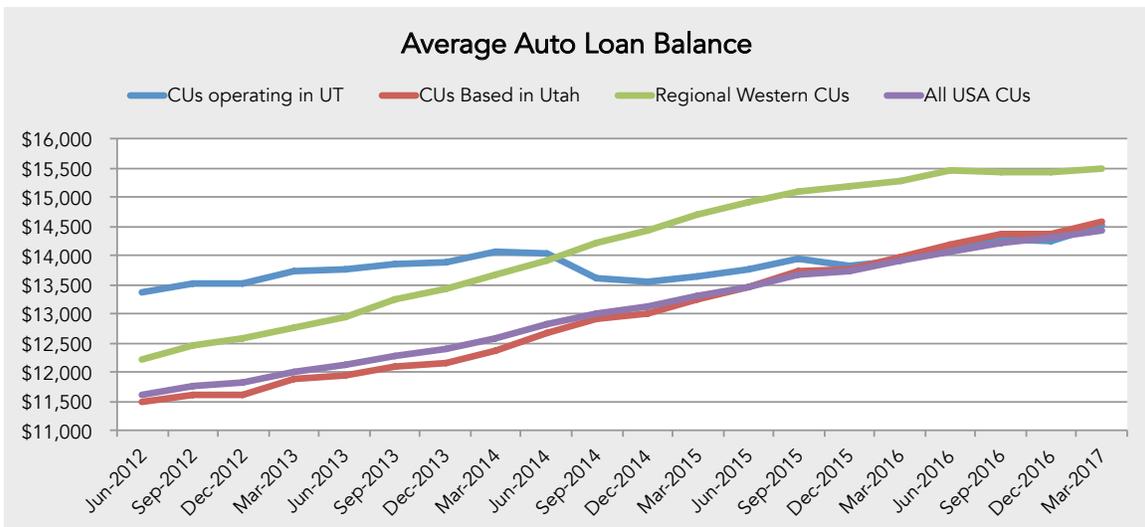
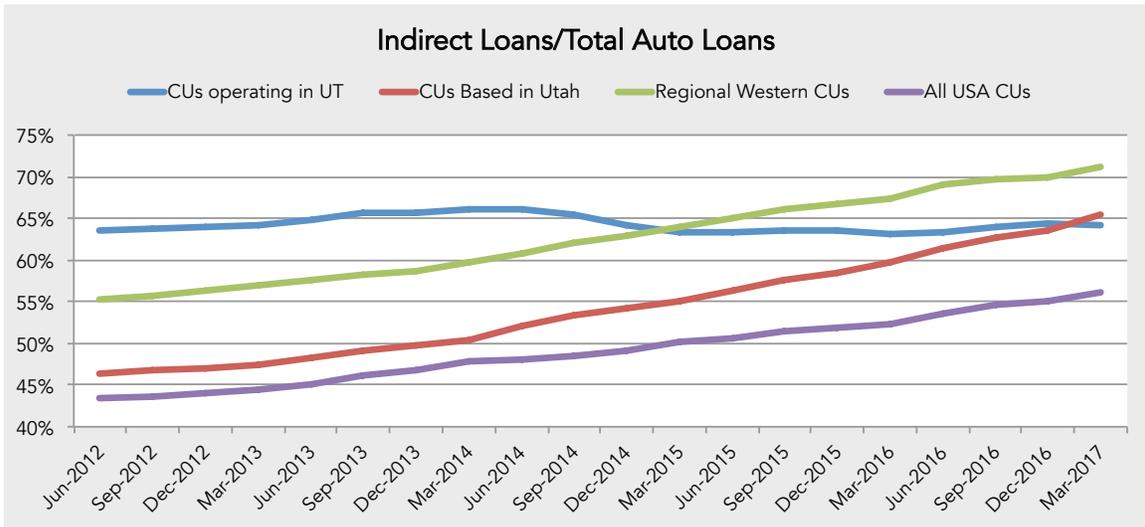
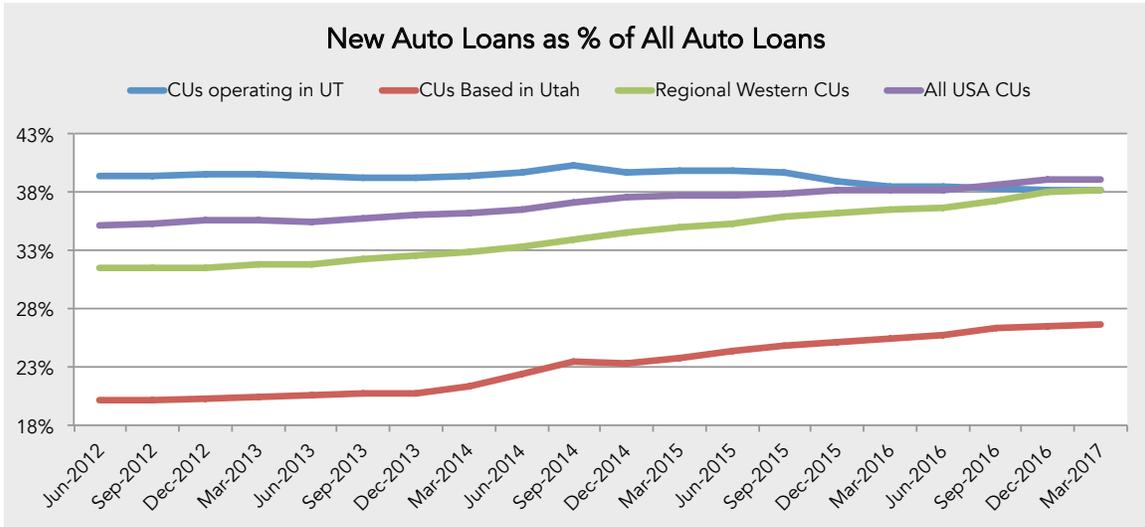
# Lending – Overview as of March 31, 2017



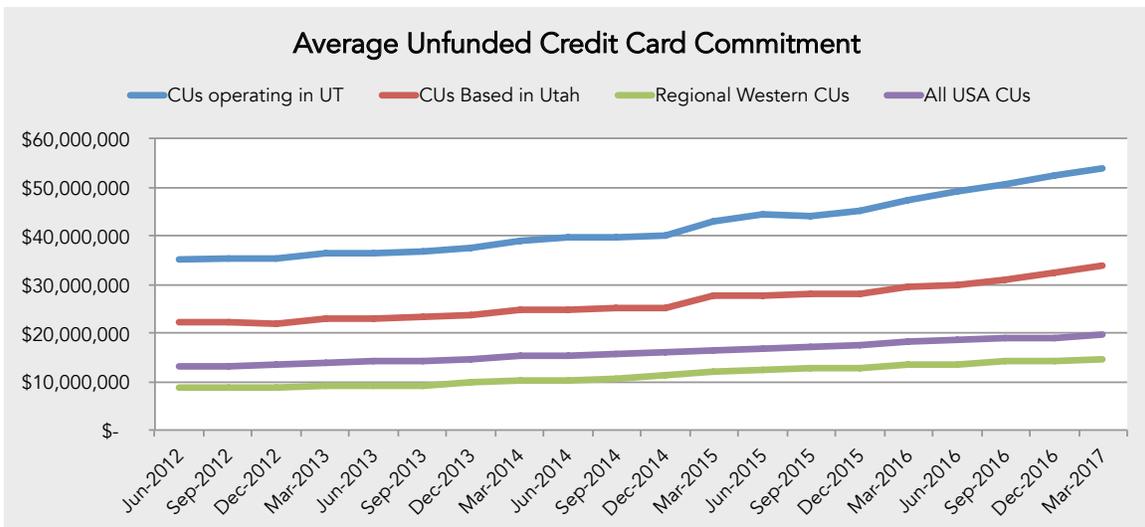
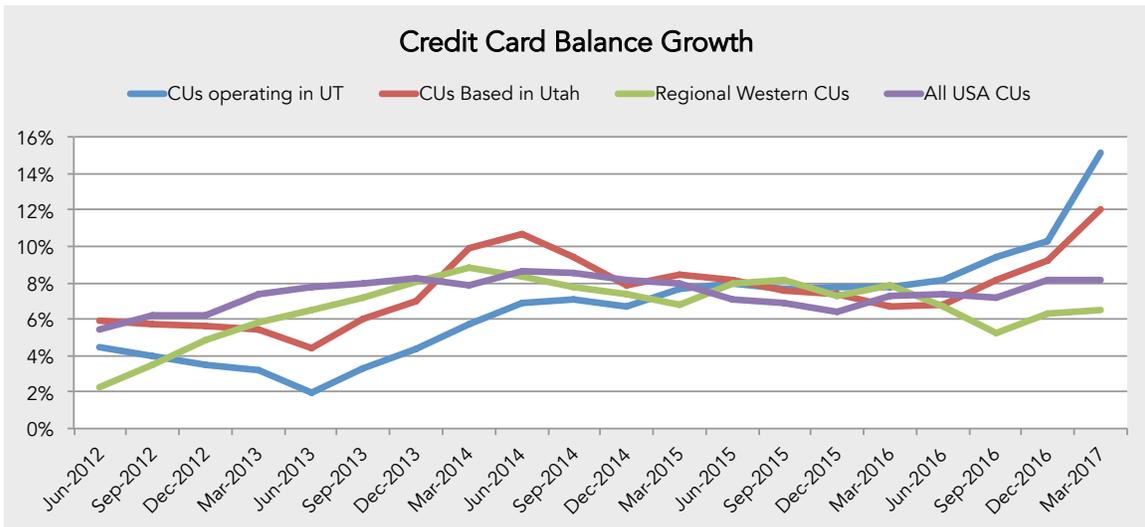
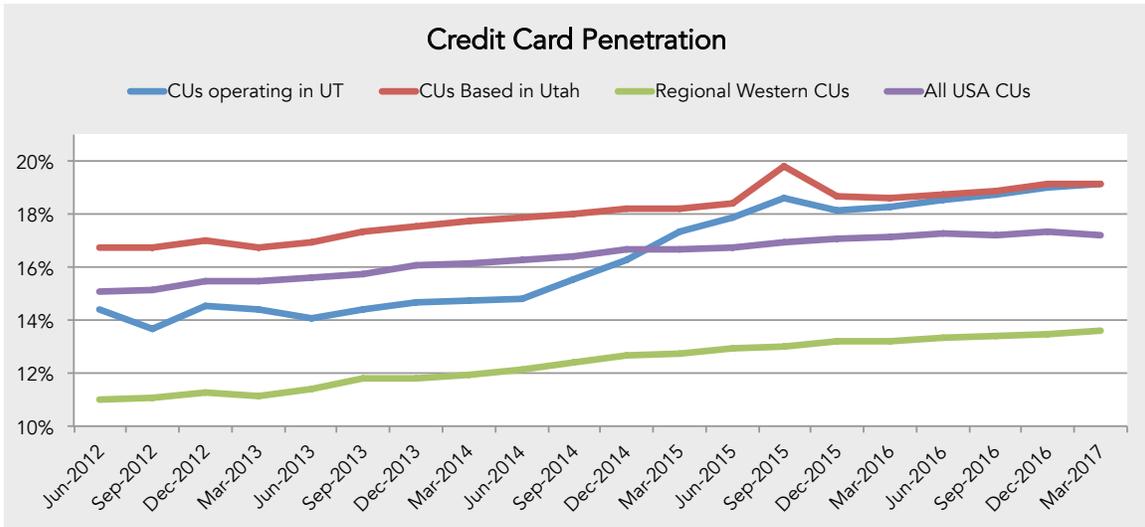
# Lending – Real Estate as of March 31, 2017



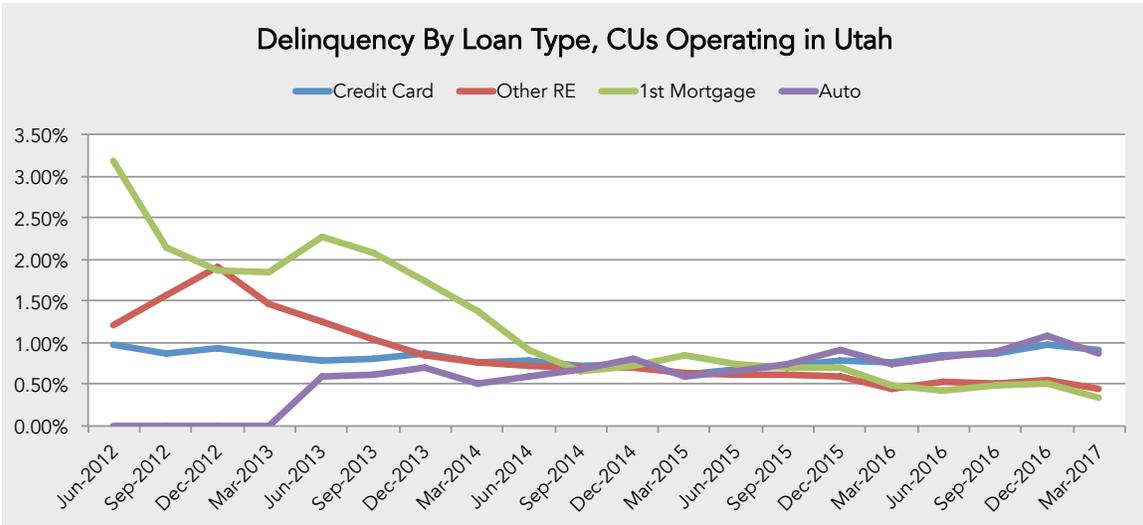
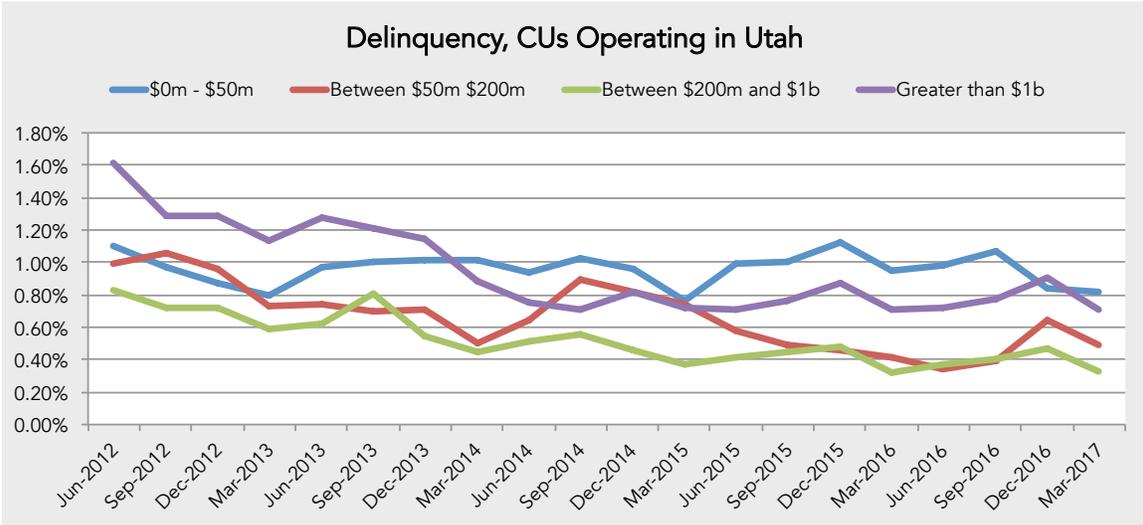
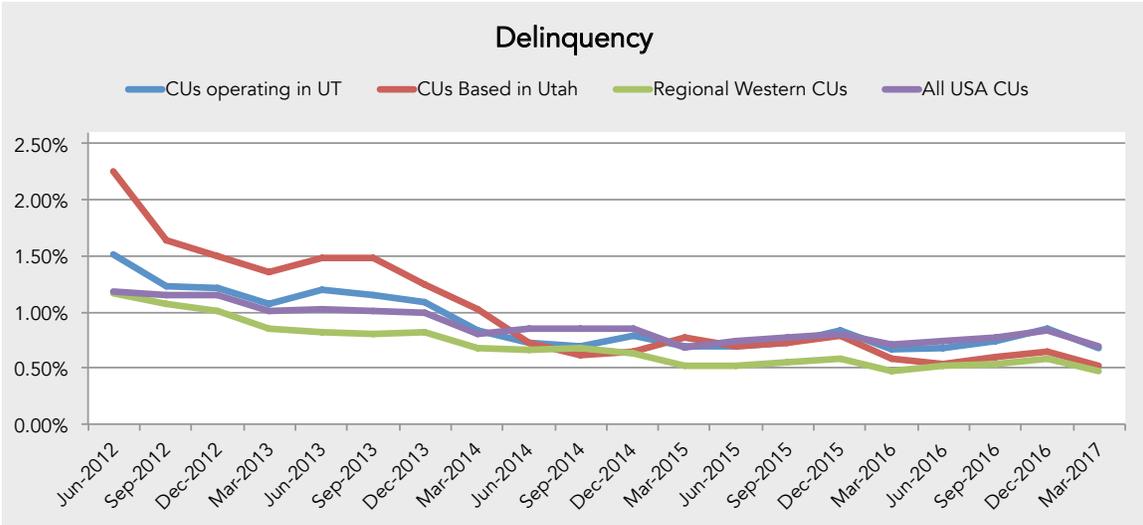
# Lending – Auto as of March 31, 2017



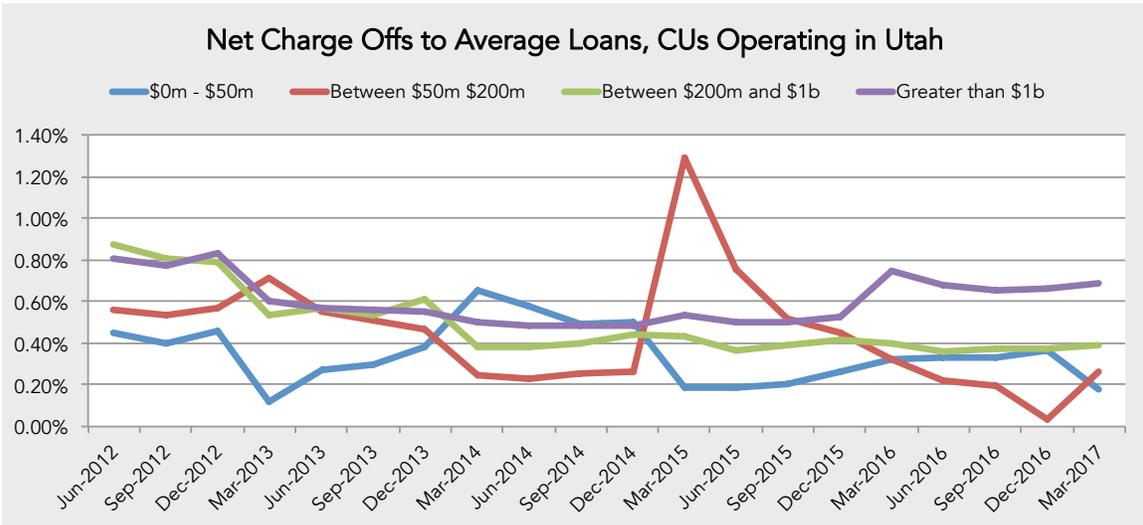
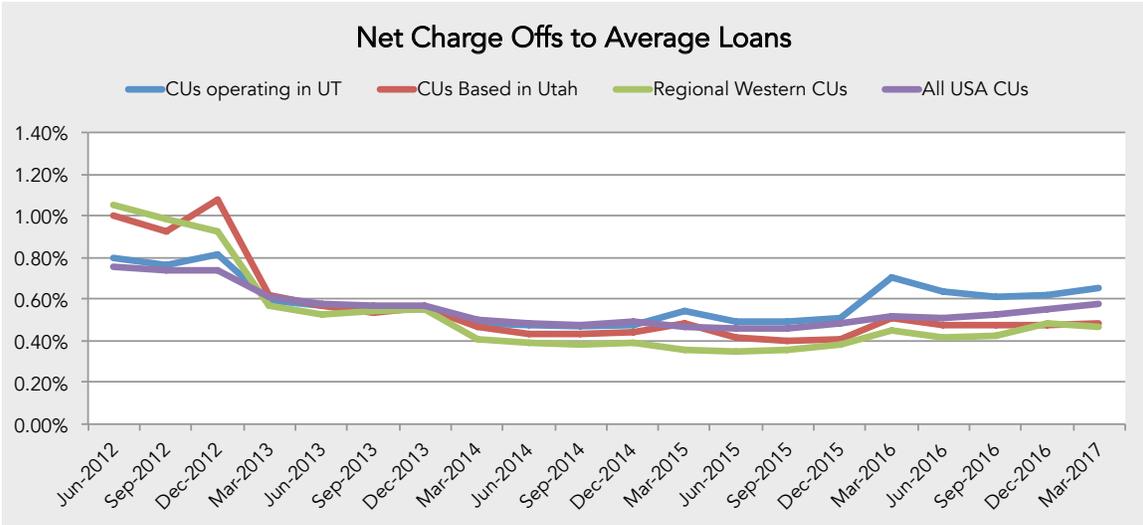
# Lending – Credit Cards as of March 31, 2017



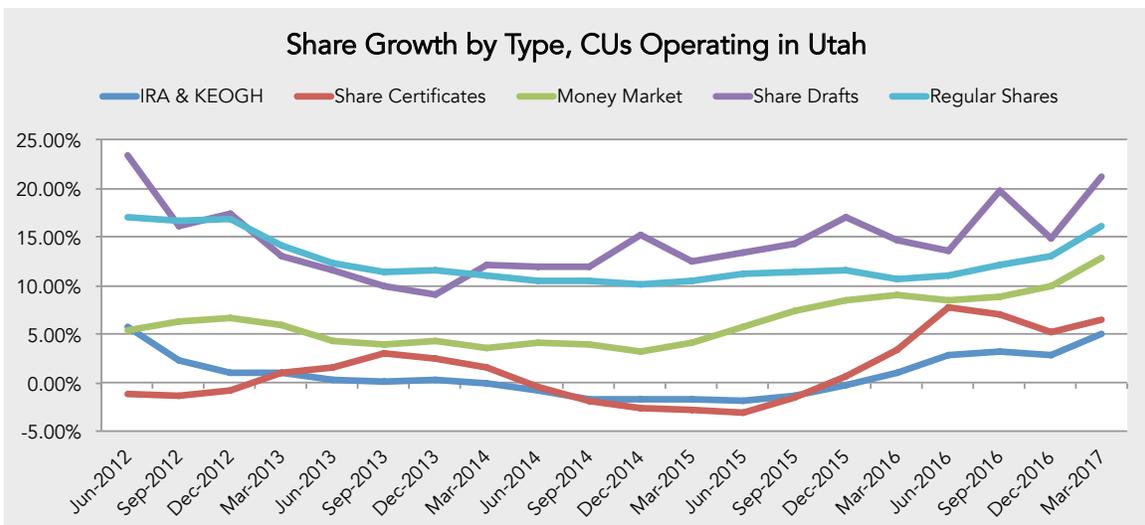
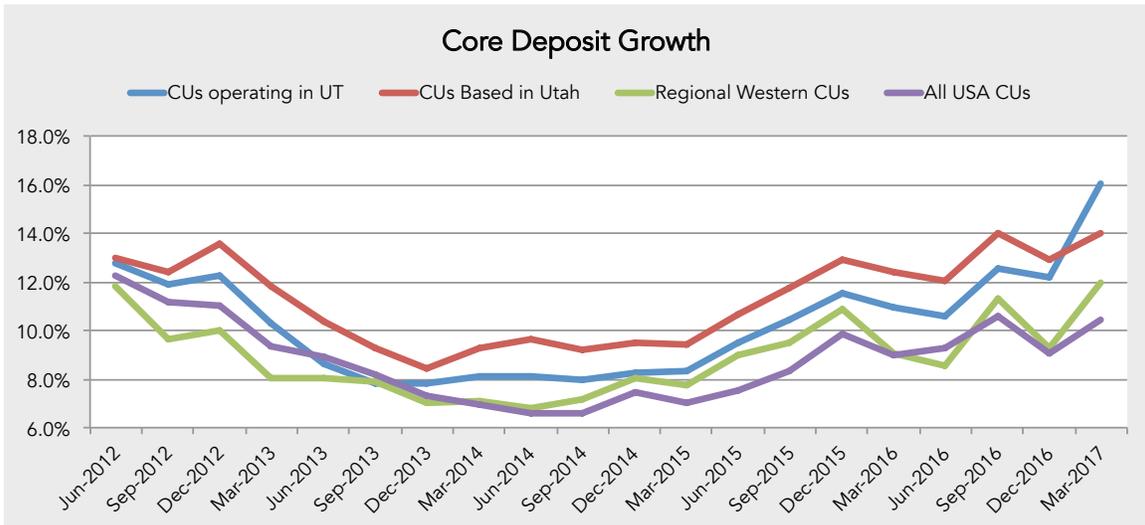
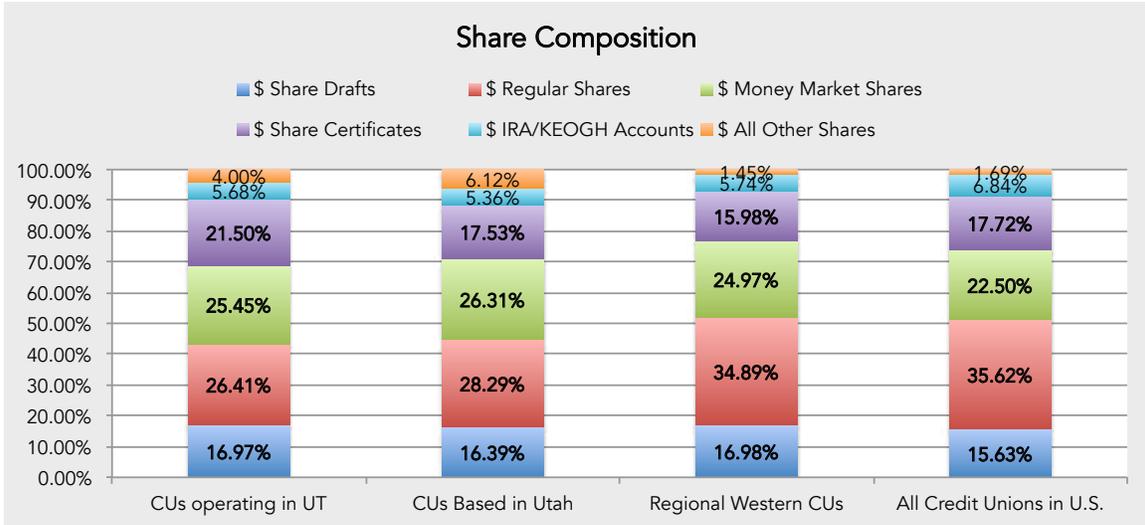
**Asset Quality** as of March 31, 2017



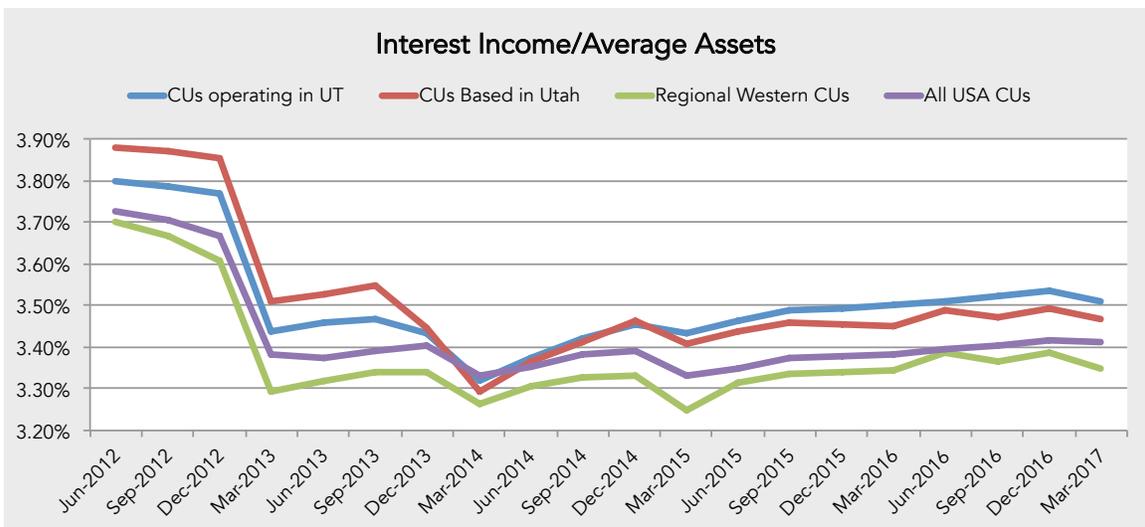
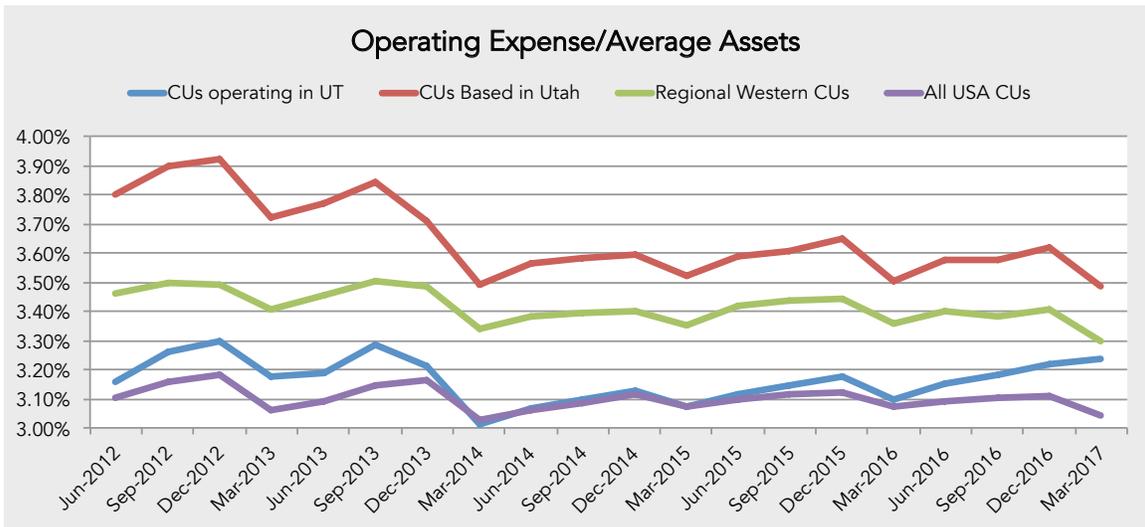
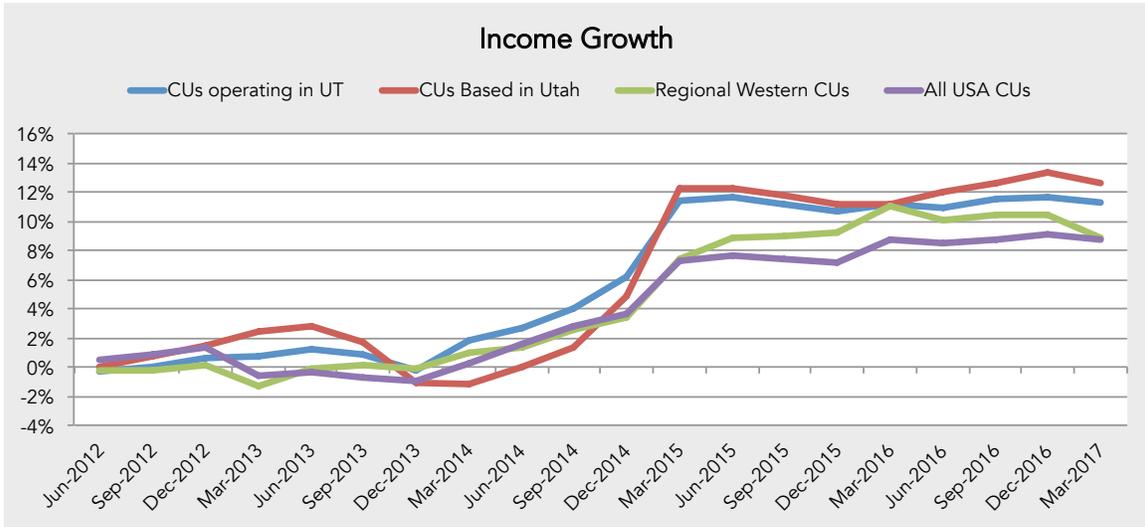
**Asset Quality – continued** as of March 31, 2017



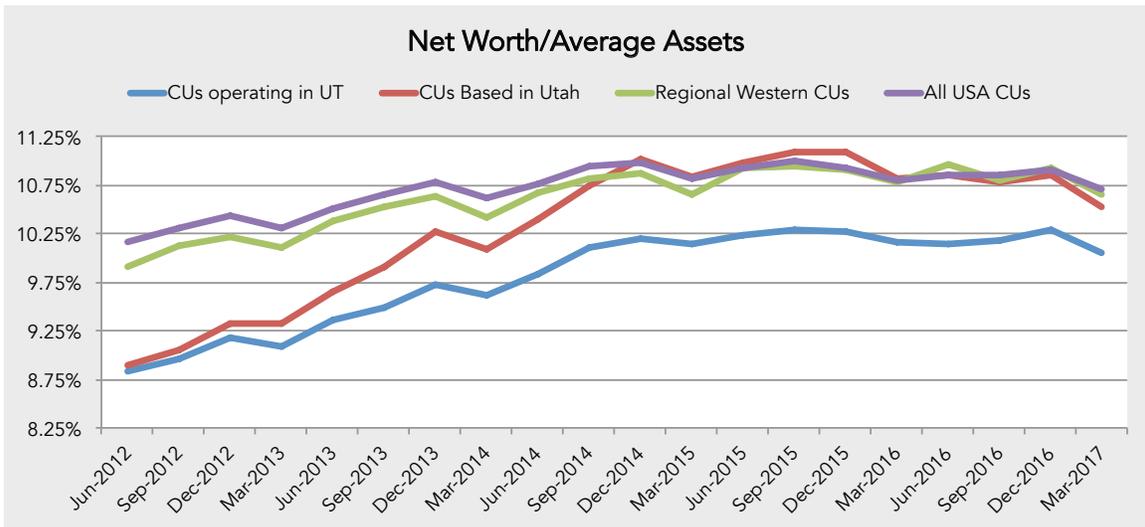
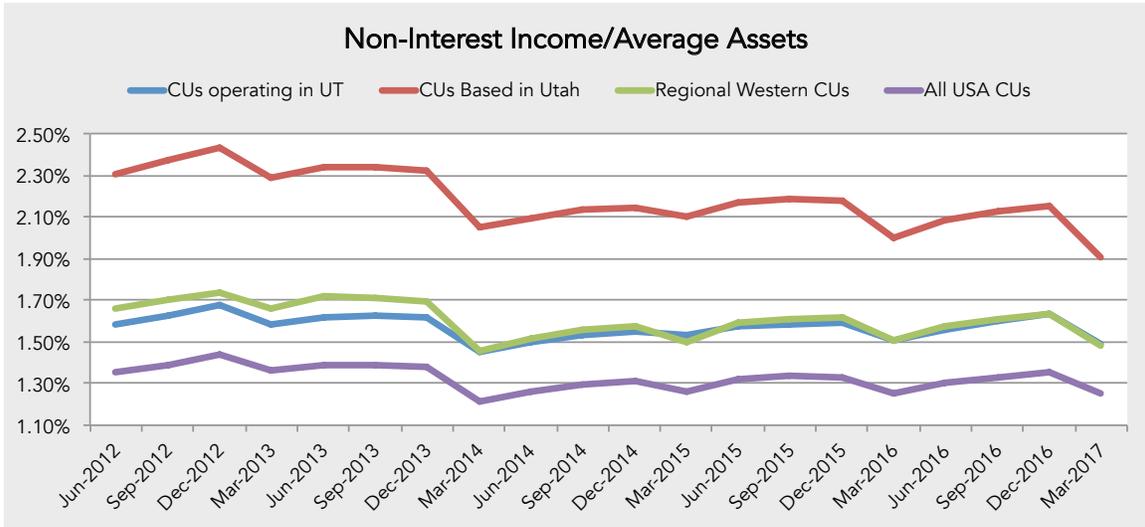
# Shares as of March 31, 2017



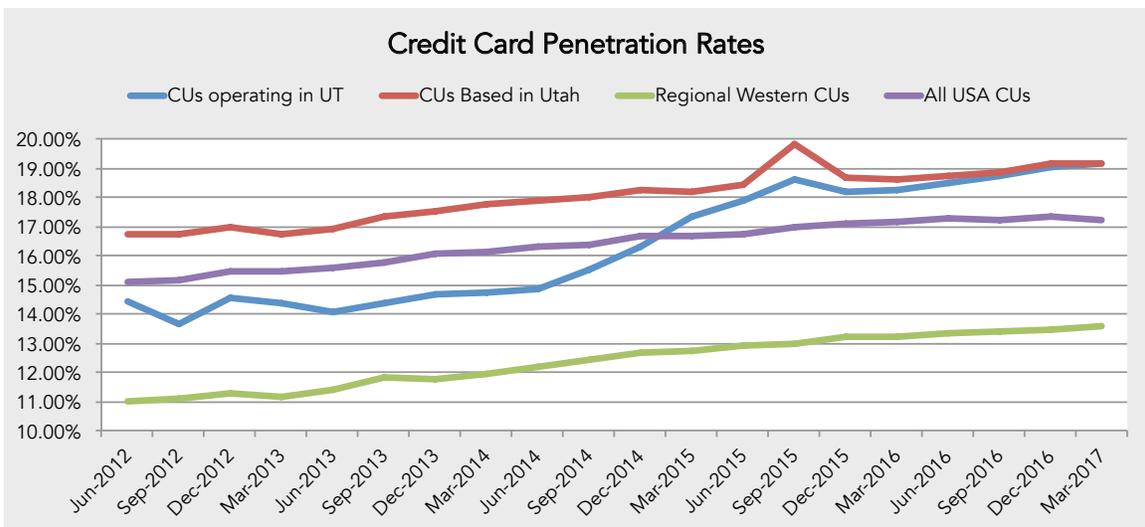
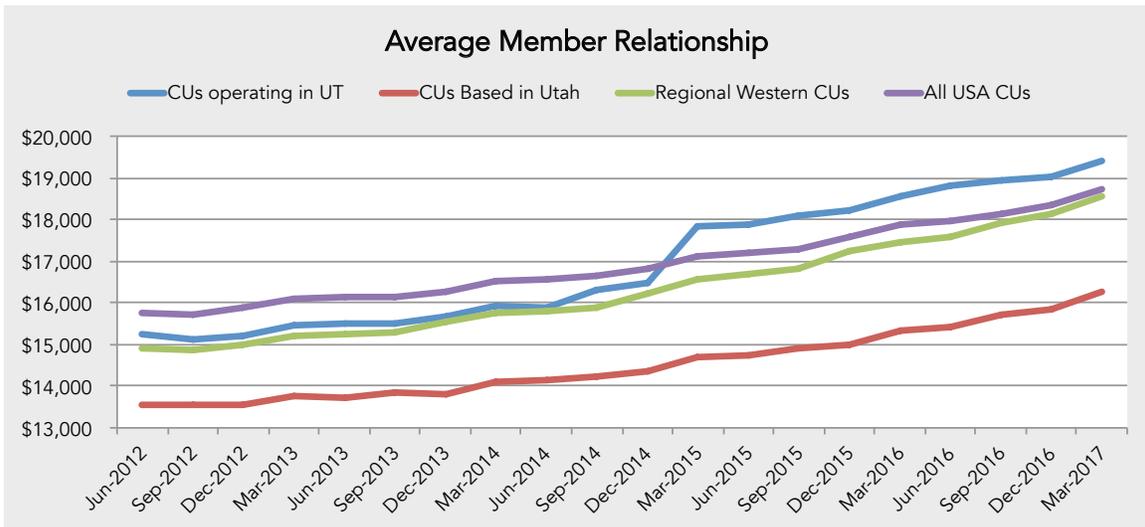
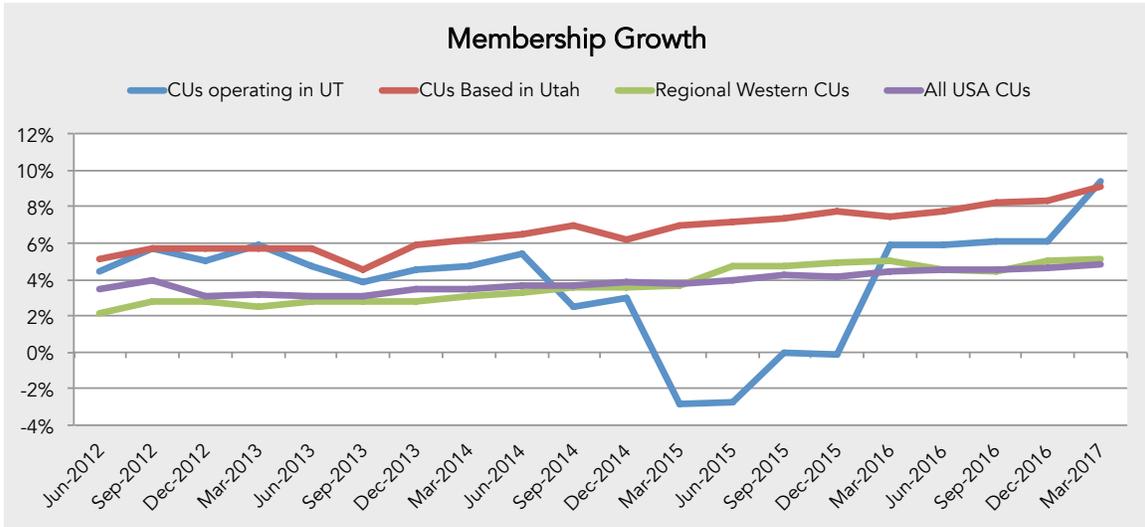
# Earnings as of March 31, 2017



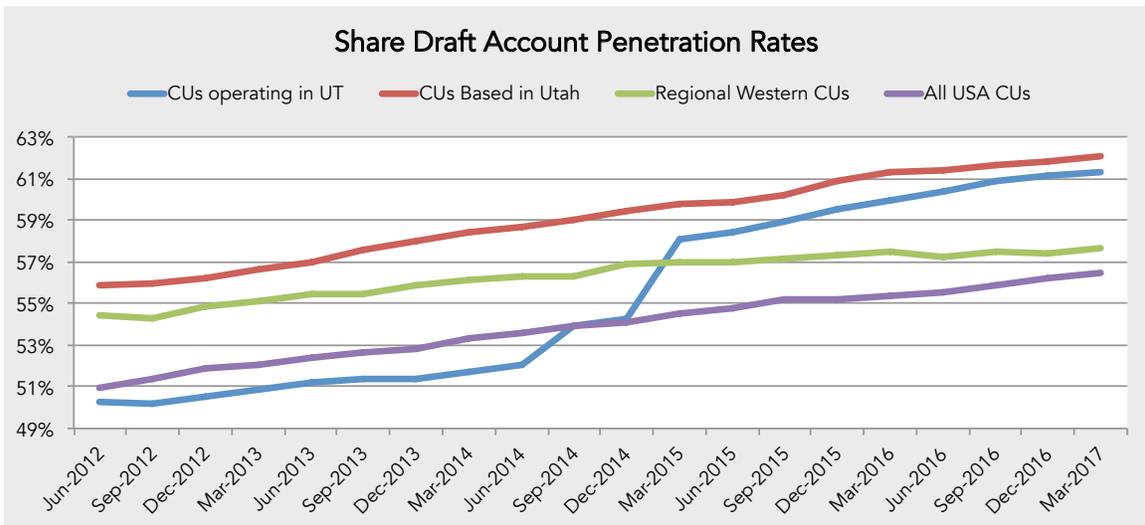
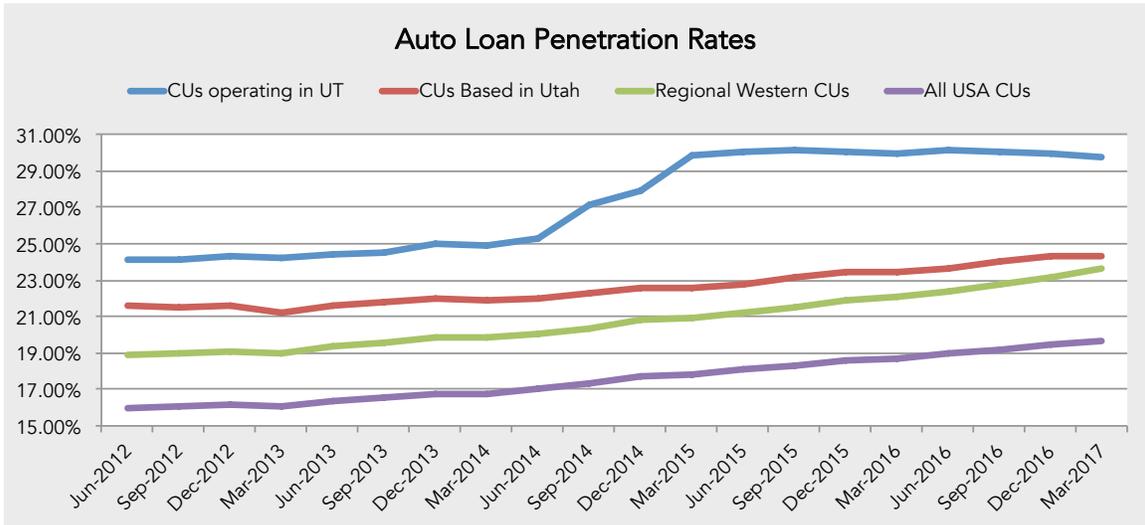
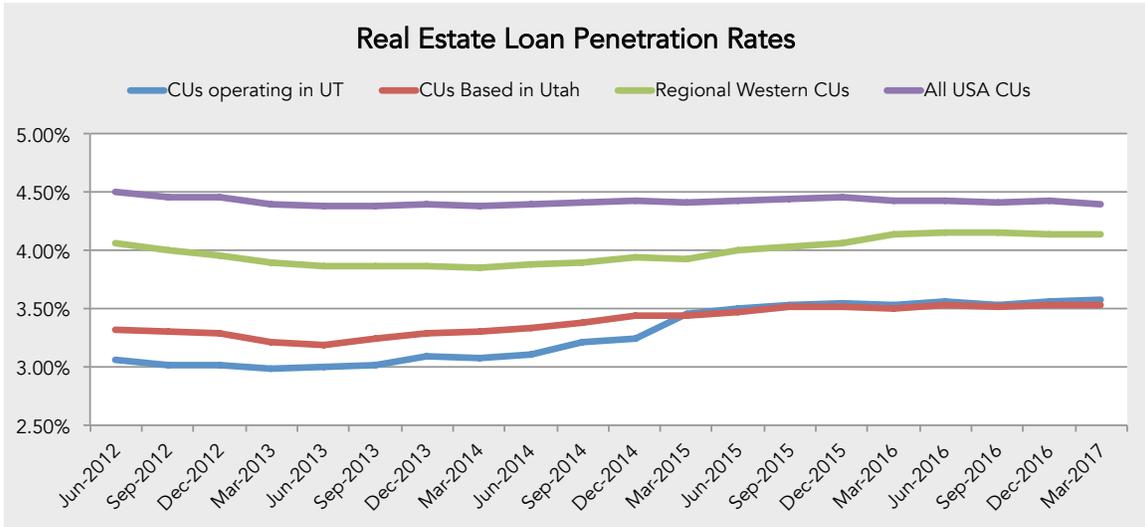
**Earnings – continued** as of March 31, 2017



# Members as of March 31, 2017



**Members – continued** as of March 31, 2017



## Consolidated U.S. Credit Union Financial Statement as of March 31, 2017

	Mar-2016	Mar-2017	%Chg
<b>ASSETS</b>			
Cash & Cash Equivalents	\$114,742,123,994	\$123,026,232,920	7.22
Government Securities	\$187,525,034,260	\$191,032,898,685	1.87
Corporate CU	\$2,945,143,283	\$3,260,172,919	10.70
Deposit in Banks and S&L's	\$40,129,226,717	\$38,280,538,067	-4.61
Mutual Funds	\$1,922,726,888	\$2,060,264,832	7.15
All Other Investments	\$41,629,976,176	\$44,603,737,893	7.14
<b>Total Investments</b>	<b>\$388,894,231,318</b>	<b>\$402,263,845,316</b>	<b>3.44</b>
Real Estate Loans	\$406,289,041,113	\$445,069,719,424	9.55
Auto Loans	\$271,220,645,825	\$310,080,094,019	14.33
All Other Loans	\$128,290,297,084	\$140,358,949,708	9.41
<b>Total Loans</b>	<b>\$805,799,984,022</b>	<b>\$895,508,763,151</b>	<b>11.13</b>
(Loan Loss Allow)	\$(7,438,756,181)	\$(8,011,918,091)	-7.71
Foreclosed & Repossessed Property	\$964,331,490	\$889,572,733	-7.75
Land & Buildings	\$20,166,825,272	\$21,586,381,116	7.04
Other Fixed Assets	\$4,258,323,334	\$4,607,045,769	8.19
All Other Assets	\$37,506,862,373	\$38,180,757,182	1.80
<b>TOTAL ASSETS</b>	<b>\$1,250,126,588,453</b>	<b>\$1,355,024,447,176</b>	<b>8.39</b>
<b>LIABILITIES &amp; CAPITAL</b>			
Dividends Payable	\$173,483,356	\$185,243,789	6.78
Notes Payable	\$43,839,909,626	\$45,627,512,630	4.08
Reverse Repurchase Agreements	\$1,075,810,761	\$909,876,381	-15.42
Other Liabilities	\$12,616,941,697	\$13,821,211,036	9.54
<b>Total Liabilities</b>	<b>\$57,706,145,440</b>	<b>\$60,543,843,836</b>	<b>4.92</b>
Regular Shares & Deposits	\$390,238,162,737	\$430,249,011,900	10.25
Money Market Shares	\$239,891,090,886	\$259,447,266,349	8.15
Share Drafts	\$156,572,162,781	\$180,276,220,046	15.14
IRA & Keogh	\$77,520,121,251	\$78,932,032,065	1.82
Share Certificates	\$195,098,555,266	\$204,402,240,255	4.77
<b>Total Shares</b>	<b>\$1,059,317,502,696</b>	<b>\$1,153,306,770,615</b>	<b>8.87</b>
Regular Reserve	\$20,735,506,878	\$21,193,592,618	2.21
FASB 115 Val Reserves	\$(1,509,967,058)	\$(3,624,619,630)	-140.05
Undivided Earnings & Other Reserves	\$111,483,450,821	\$120,682,522,750	8.25
Equity Acquired in Merger	\$2,395,393,749	\$2,922,336,987	22.00
<b>Total Reserves &amp; Undivided Earnings</b>	<b>\$133,104,384,390</b>	<b>\$141,173,832,725</b>	<b>6.06</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$1,250,126,588,453</b>	<b>\$1,355,024,447,176</b>	<b>8.39</b>

## Consolidated U.S. Credit Union Financial Statement – cont. as of March 31, 2017

	YTD 2016	YTD 2017	%Chg
<b>INCOME:</b>			
Loans	\$9,216,437,467	\$9,999,562,485	8.50
(Less Rebates)	\$(4,475,744)	\$(6,237,314)	-39.36
Investments	\$1,191,641,713	\$1,349,564,567	13.25
Fee Income	\$1,834,191,448	\$1,986,154,871	8.29
Trading + Other Operating	\$2,035,247,079	\$2,196,431,535	7.92
<b>Total Income</b>	<b>\$14,273,041,963</b>	<b>\$15,525,476,144</b>	<b>8.77</b>
<b>EXPENSES:</b>			
Employee Compensation & Benefits	\$4,870,687,057	\$5,268,070,094	8.16
Travel & Conference	\$85,781,803	\$90,692,604	5.72
Office Occupancy	\$637,366,478	\$679,679,708	6.64
Office Operations	\$1,763,421,135	\$1,869,401,964	6.01
Education & Promotional	\$333,924,193	\$362,850,737	8.66
Loan Servicing	\$659,386,421	\$682,478,886	3.50
Professional Services	\$736,078,400	\$790,655,218	7.41
Member Insurance	\$4,885,743	\$6,892,191	41.07
Operating Fees	\$35,285,852	\$42,286,757	19.84
Miscellaneous	\$330,790,828	\$326,628,362	-1.26
<b>Operating Expense Subtotal</b>	<b>\$9,457,879,302</b>	<b>\$10,119,636,521</b>	<b>7.00</b>
Provision for Loan Losses	\$1,090,207,804	\$1,398,874,665	28.31
Operating Exp. + Provision for Loan Losses	\$10,548,087,106	\$11,518,511,186	9.20
Non-Operating Gain (Loss)	\$162,775,873	\$92,490,554	-43.18
Income before Dividends	\$3,887,730,730	\$4,099,455,512	5.32
Interest on Borrowed Funds	\$221,097,323	\$244,682,496	10.67
Dividends	\$1,344,474,657	\$1,473,799,159	9.62
<b>Net Income Prior to Assessments</b>	<b>\$2,322,541,090</b>	<b>\$2,380,973,857</b>	<b>2.52</b>
Net NCUA Assessment Expenses	\$943,167	\$6,005,663	536.75
<b>Net Income</b>	<b>\$2,321,598,094</b>	<b>\$2,374,968,194</b>	<b>2.30</b>
<b>SELECTED OPERATING DATA:</b>			
Branches	20,643	21,007	1.76
Members	104,385,868	109,384,648	4.79
Potential Members	2,399,957,044	2,732,287,077	13.85
Employees	271,615	284,007	4.56
Members/Employee	384	385	0.22
Average Salary & Benefits/Employee	\$71,729	\$74,196	3.44
Total YTD Loan Originations	\$99,944,560,157	\$112,915,172,152	12.98

## U.S. Credit Union Peer Group Performance as of March 31, 2017

	US Totals *	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5859	2407	1093	754	732	346	246	281
Average Assets	\$231,272,307	\$7,454,430	\$32,128,121	\$71,435,351	\$159,388,259	\$358,024,920	\$707,634,602	\$2,966,108,197
<b>12-month growth</b>								
Net Worth Growth	7.52%	0.93%	2.60%	3.76%	4.43%	5.88%	6.54%	9.17%
Loan Growth	11.13%	2.51%	4.91%	6.25%	7.59%	9.39%	10.63%	12.56%
Share Growth	8.87%	2.54%	4.33%	5.16%	5.83%	7.20%	7.72%	10.48%
Member Growth	4.79%	-1.71%	-0.39%	0.93%	1.39%	3.13%	3.64%	7.23%
<b>Capital</b>								
Networth/Assets	10.70%	13.82%	11.82%	11.23%	10.71%	10.65%	10.74%	10.55%
Solvency Ratio	115.23%	116.59%	113.78%	113.10%	112.76%	113.24%	114.14%	116.31%
Allowance for Loan Losses/ Delinquent Loans	130.25%	80.95%	87.88%	91.03%	103.51%	121.80%	135.76%	141.19%
Delinquency Ratio	0.69%	1.41%	1.02%	0.91%	0.85%	0.68%	0.63%	0.65%
<b>Earnings</b>								
ROA	0.71%	0.12%	0.31%	0.39%	0.44%	0.51%	0.54%	0.87%
Non-Interest Income/Average Assets	0.32%	0.20%	0.26%	0.31%	0.33%	0.36%	0.36%	0.31%
Net interest Margin	2.89%	3.12%	2.97%	3.01%	3.07%	3.01%	3.01%	2.81%
Operating Expenses/Average Assets	3.04%	3.58%	3.48%	3.60%	3.65%	3.57%	3.45%	2.73%
Yield on Average Earning Assets	3.58%	3.52%	3.40%	3.50%	3.62%	3.61%	3.63%	3.57%
Cost of Funds	0.58%	0.34%	0.32%	0.34%	0.39%	0.44%	0.47%	0.69%
<b>Productivity</b>								
Income per member	\$142	\$64	\$89	\$103	\$119	\$128	\$144	\$160
Income per employee	\$218,664	\$107,630	\$145,514	\$153,948	\$163,817	\$178,016	\$196,803	\$264,511
Operating expense per member	\$93	\$55	\$73	\$82	\$92	\$95	\$103	\$94
Assets per employee	\$4,771,104	\$2,620,345	\$3,467,223	\$3,470,283	\$3,516,871	\$3,764,503	\$4,152,131	\$5,808,056
YTD Loan Originations/Employee	\$397,580	\$148,541	\$184,323	\$193,441	\$228,946	\$259,739	\$311,262	\$542,404
<b>Member Service Usage</b>								
Auto Loan Penetration	19.65%	13.69%	15.63%	17.75%	18.44%	18.84%	20.69%	20.55%
Share draft penetration	56%	24%	41%	47%	51%	55%	58%	61%
Credit card penetration	17.19%	5.16%	10.56%	12.03%	12.97%	14.70%	16.02%	20.32%
\$ Average share balance	\$10,459	\$5,324	\$7,384	\$8,094	\$8,913	\$9,361	\$10,363	\$11,687
# Loan and Share Accounts per member	2.50	1.81	2.12	2.24	2.33	2.37	2.46	2.65
<b>Lending Profile</b>								
Loans to Shares	78%	55%	56%	62%	70%	73%	79%	82%
Average Loan Balance	\$14,511	\$7,309	\$9,113	\$10,080	\$12,098	\$12,935	\$14,766	\$16,001
\$ Total Loans Outstanding/ Employees	\$3,153,128	\$1,225,864	\$1,716,867	\$1,883,863	\$2,150,606	\$2,402,559	\$2,836,074	\$3,980,239
% of RE loans to total loans	49.70%	18.29%	35.32%	40.37%	44.22%	46.36%	47.13%	52.76%

\*Includes 18 credit unions in USA territories.

# Consolidated Utah Credit Union Financial Statement as of March 31, 2017

For credit unions based in Utah.

	Mar-2016	Mar-2017	%Chg
<b>ASSETS</b>			
Cash & Cash Equivalents	\$2,007,888,748	\$2,499,675,988	24.49
Government Securities	\$1,621,044,278	\$1,686,631,979	4.05
Corporate CU	\$37,129,121	\$41,142,078	10.81
Deposit in Banks and S&L's	\$445,926,875	\$416,380,886	-6.63
Mutual Funds	\$14,779,750	\$10,200,187	-30.99
All Other Investments	\$626,147,368	\$643,081,595	2.70
<b>Total Investments</b>	<b>\$4,752,916,140</b>	<b>\$5,297,112,713</b>	<b>11.45</b>
Real Estate Loans	\$5,460,851,459	\$6,319,937,087	15.73
Auto Loans	\$7,122,575,113	\$8,401,358,166	17.95
All Other Loans	\$2,569,393,970	\$2,910,973,653	13.29
<b>Total Loans</b>	<b>\$15,152,820,542</b>	<b>\$17,632,268,906</b>	<b>16.36</b>
(Loan Loss Allow)	\$(159,519,535)	\$(177,189,126)	-11.08
Foreclosed & Repossessed Property	\$47,221,500	\$42,839,408	-9.28
Land & Buildings	\$521,435,325	\$582,695,616	11.75
Other Fixed Assets	\$83,462,656	\$90,151,028	8.01
All Other Assets	\$592,704,887	\$609,434,031	2.82
<b>TOTAL ASSETS</b>	<b>\$20,991,041,515</b>	<b>\$24,077,312,576</b>	<b>14.70</b>
<b>LIABILITIES &amp; CAPITAL</b>			
Dividends Payable	\$4,292,856	\$5,080,156	18.34
Notes Payable	\$400,628,192	\$450,530,375	12.46
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$226,179,679	\$262,227,564	15.94
<b>Total Liabilities</b>	<b>\$631,100,727</b>	<b>\$717,838,095</b>	<b>13.74</b>
Regular Shares & Deposits	\$6,120,368,445	\$7,205,373,372	17.73
Money Market Shares	\$4,937,534,886	\$5,508,237,955	11.56
Share Drafts	\$2,925,811,515	\$3,431,723,702	17.29
IRA & Keogh	\$1,045,164,434	\$1,121,782,341	7.33
Share Certificates	\$3,153,834,946	\$3,670,210,414	16.37
<b>Total Shares</b>	<b>\$18,182,714,226</b>	<b>\$20,937,327,784</b>	<b>15.15</b>
Regular Reserve	\$236,761,273	\$239,624,616	1.21
FASB 115 Val Reserves	\$(85,143,545)	\$(105,263,866)	-23.63
Undivided Earnings & Other Reserves	\$1,991,715,541	\$2,243,553,234	12.64
Equity Acquired in Merger	\$33,893,293	\$44,232,713	30.51
<b>Total Reserves &amp; Undivided Earnings</b>	<b>\$2,177,226,562</b>	<b>\$2,422,146,697</b>	<b>11.25</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$20,991,041,515</b>	<b>\$24,077,312,576</b>	<b>14.70</b>

# Consolidated Utah Credit Union Financial Statement – cont. as of March 31, 2017

For credit unions based in Utah.

	YTD 2016	YTD 2017	%Chg
<b>INCOME:</b>			
Loans	\$165,391,290	\$188,876,265	14.20
(Less Rebates)	\$(2,220)	\$(1,631)	26.53
Investments	\$11,298,568	\$13,963,564	23.59
Fee Income	\$46,235,491	\$50,321,585	8.84
Trading + Other Operating	\$56,256,958	\$61,122,649	8.65
<b>Total Income</b>	<b>\$279,180,087</b>	<b>\$314,282,432</b>	<b>12.57</b>
<b>EXPENSES:</b>			
Employee Compensation & Benefits	\$94,884,528	\$106,962,304	12.73
Travel & Conference	\$1,785,535	\$1,934,038	8.32
Office Occupancy	\$11,945,216	\$14,713,795	23.18
Office Operations	\$31,989,470	\$35,228,686	10.13
Education & Promotional	\$7,062,859	\$8,442,950	19.54
Loan Servicing	\$17,886,728	\$20,383,107	13.96
Professional Services	\$7,681,886	\$8,429,542	9.73
Member Insurance	\$59,551	\$49,761	-16.44
Operating Fees	\$547,486	\$695,481	27.03
Miscellaneous	\$5,571,746	\$6,957,436	24.87
<b>Operating Expense Subtotal</b>	<b>\$179,415,005</b>	<b>\$203,797,100</b>	<b>13.59</b>
Provision for Loan Losses	\$19,102,774	\$22,226,557	16.35
Operating Exp. + Provision for Loan Losses	\$198,517,779	\$226,023,657	13.86
Non-Operating Gain (Loss)	\$562,806	\$1,097,037	94.92
Income before Dividends	\$81,225,114	\$89,355,812	9.97
Interest on Borrowed Funds	\$922,364	\$1,377,879	49.39
Dividends	\$20,271,072	\$25,191,775	24.27
<b>Net Income Prior to Assessments</b>	<b>\$60,031,678</b>	<b>\$62,786,158</b>	<b>4.59</b>
Net NCUA Assessment Expenses	\$-	\$-	
<b>Net Income</b>	<b>\$60,031,678</b>	<b>\$62,786,158</b>	<b>4.59</b>
<b>SELECTED OPERATING DATA:</b>			
Branches	440	457	4
Members	2,171,824	2,368,524	9
Potential Members	24,818,304	39,720,082	60
Employees	6,266	6,885	10
Members/Employee	347	344	(1)
Average Salary & Benefits/Employee	\$60,571	\$62,142	2.59
Total YTD Loan Originations	\$3,124,915,220	\$3,654,431,461	16.94

## Utah Credit Union Peer Group Performance as of March 31, 2017

Note: this page includes out-of-state credit unions operating at least one branch in Utah. Those are: Chartway, Chevron, 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	72	41	13	8	10
Average Assets	\$669,666,923	\$13,002,776	\$111,461,040	\$533,331,286	\$4,196,726,086
<b>12-month growth</b>					
Net Worth Growth	12.49%	4.21%	9.50%	9.21%	9.86%
Loan Growth	15.06%	6.30%	9.94%	14.60%	11.93%
Share Growth	13.57%	6.90%	7.94%	8.89%	11.04%
Member Growth	9.43%	-0.13%	2.52%	3.91%	7.38%
<b>Capital</b>					
Networth/Assets	10.05%	13.57%	12.13%	10.25%	9.92%
Solvency Ratio	113.64%	116.19%	113.91%	111.72%	113.80%
Allowance for Loan Losses/Delinquent Loans	142.83%	143.00%	131.05%	205.06%	140.39%
Delinquency Ratio	0.67%	0.82%	0.49%	0.32%	0.71%
<b>Earnings</b>					
ROA	0.80%	0.68%	0.86%	0.80%	0.79%
Non-Interest Income/Average Assets	0.40%	0.22%	0.30%	0.36%	0.41%
Net interest Margin	2.99%	3.21%	3.27%	2.90%	2.94%
Operating Expenses/Average Assets	3.24%	3.32%	3.48%	3.21%	3.18%
Yield on Average Earning Assets	3.70%	3.71%	3.96%	3.55%	3.65%
Cost of Funds	0.59%	0.45%	0.52%	0.53%	0.59%
<b>Productivity</b>					
Income per member	\$144	\$81	\$119	\$129	\$148
Income per employee	\$211,401	\$142,991	\$161,218	\$174,664	\$219,517
Operating expense per member	\$93	\$60	\$84	\$86	\$95
Assets per employee	\$4,375,716	\$3,280,700	\$3,327,195	\$3,708,518	\$4,526,968
YTD Loan Originations/Employee	\$533,522	\$242,605	\$257,830	\$427,093	\$564,781
<b>Member Service Usage</b>					
Auto Loan Penetration	29.78%	20.32%	22.01%	24.27%	30.94%
Share draft penetration	61%	32%	50%	57%	63%
Credit card penetration	19.13%	5.95%	15.99%	16.43%	19.84%
\$ Average share balance	\$10,135	\$6,320	\$8,564	\$9,758	\$10,325
# Loan and Share Accounts per member	2.75	2.03	2.51	2.64	2.78
<b>Lending Profile</b>					
Loans to Shares	89%	72%	76%	81%	91%
Average Loan Balance	\$12,902	\$10,160	\$10,961	\$11,746	\$13,128
\$ Total Loans Outstanding/Employees	\$3,354,333	\$2,025,780	\$2,208,024	\$2,673,618	\$3,515,950
% of RE loans to total loans	39.51%	27.53%	38.99%	41.37%	39.47%

## Utah Credit Union Leaders under \$4 million in assets

as of March 31, 2017

CUs in group: 15

### 12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	69.57%	\$537,112
South Sanpete	16.14%	\$950,372
UCB	9.97%	\$981,022
Valley Wide	9.13%	\$399,562
Tri-County	2.71%	\$107,508
Orem City Employees	1.75%	\$3,296,247
Provo Police & Fire Dept.	1.13%	\$2,485,199
Beckstrand and Associates	0.98%	\$91,953
Utah Prison Employees	-1.72%	\$3,404,296
Employees First	-3.03%	\$1,287,629

### 12-month loan growth

Credit Union	Loan Growth	Loans
Granite Furniture Employees	58.27%	\$851,182
Tri-County	9.18%	\$74,634
Dugway	7.20%	\$2,148,332
Provo Police & Fire Dept.	5.46%	\$1,771,954
Valley Wide	4.93%	\$351,617
Presto Lewiston Employees	4.42%	\$275,952
Utah Prison Employees	3.73%	\$2,447,143
Beckstrand and Associates	0.00%	\$25,740

### 12-month member growth

Credit Union	Mbr. Growth	members
Granite Furniture Employees	20.13%	185
South Sanpete	3.47%	179
Utah Prison Employees	2.36%	1,390
UCB	2.13%	288
Valley Wide	1.20%	168
Beckstrand and Associates	0.00%	21
North Sanpete	0.00%	443
Presto Lewiston Employees	0.00%	168

### Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	53.64%	\$283,388
Granite Furniture Employees	38.94%	\$862,232
Tri-County	31.50%	\$157,523
Presto Lewiston Employees	27.95%	\$337,099
Employees First	26.87%	\$1,755,998
North Sanpete	26.51%	\$881,476
Dugway	25.14%	\$3,162,921
UCB	21.08%	\$1,213,080
Valley Wide	18.70%	\$489,353
Uintah	14.60%	\$3,384,333

### Return on Assets

Credit Union	ROA	Assets
Granite Furniture Employees	1.29%	\$862,232
Dugway	0.43%	\$3,162,921
Beckstrand and Associates	0.40%	\$283,388
Tri-County	0.38%	\$157,523
South Sanpete	0.10%	\$1,041,951
North Sanpete	0.10%	\$881,476
UCB	0.08%	\$1,213,080
Provo Police & Fire Dept.	0.05%	\$2,816,690
Presto Lewiston Employees	0.05%	\$337,099

### Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	158.47%	\$862,232
North Sanpete	118.62%	\$881,476
Presto Lewiston Employees	111.50%	\$337,099
Dugway	90.63%	\$3,162,921
Valley Wide	88.00%	\$489,353
Utah Prison Employees	71.88%	\$3,718,676
Provo Police & Fire Dept.	71.30%	\$2,816,690
Tri-County	69.42%	\$157,523
Sunnyside	60.40%	\$2,673,953
South Sanpete	57.24%	\$1,041,951

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

as of March 31, 2017

CUs in group: 26

### 12-month share growth

Credit Union	Share growth	Shares
City Center	32.17%	\$10,447,939
Freedom	15.63%	\$29,900,102
Grand County	15.12%	\$25,485,806
San Juan	11.37%	\$17,152,128
Logan Cache Rich	10.95%	\$21,061,605
Varex	10.49%	\$13,304,508
CUP	9.51%	\$5,533,209
Firefighters	8.99%	\$34,677,828
Education 1st	8.14%	\$28,016,470
Meadow Gold Employees	7.98%	\$3,782,208

### 12-month loan growth

Credit Union	Loan Growth	Loans
City Center	34.46%	\$10,398,920
Grand County	20.19%	\$22,818,141
Meadow Gold Employees	17.08%	\$3,104,712
National JAAC	16.15%	\$13,242,825
Freedom	10.26%	\$24,855,450
Millard County	9.66%	\$19,563,369
Federal Family	9.12%	\$13,544,825
Varex	9.00%	\$6,404,321
Firefighters	8.68%	\$24,671,675
P&S	7.22%	\$9,194,183

### 12-month member growth

Credit Union	Mbr. Growth	members
City Center	22.52%	1,469
Grand County	13.41%	4,127
Freedom	3.25%	3,559
Local Union 354 IBEW	3.15%	2,586
SEA	2.76%	895
Varex	1.80%	1,301
Devils Slide	1.56%	1,493
Logan Cache Rich	1.28%	2,690
Logan Medical	1.22%	2,321
Millard County	0.77%	5,463

### Capital/Assets

Credit Union	Capital/Assets	Assets
Midvalley	32.28%	\$5,693,801
Nephi Western Employees	31.91%	\$32,538,707
SEA	23.28%	\$4,737,993
Meadow Gold Employees	23.19%	\$4,906,730
Hollyfrontier Employee's	18.47%	\$6,788,063
Gibbons and Reed Employees	17.82%	\$5,002,457
Varex	16.27%	\$15,913,837
Logan Medical	15.68%	\$21,536,385
Desertview	15.42%	\$33,520,531
CUP	14.95%	\$6,507,121

### Return on Assets

Credit Union	ROA	Assets
City Center	2.63%	\$11,605,837
San Juan	2.20%	\$18,793,977
Grand County	1.75%	\$28,183,062
Hollyfrontier Employee's	1.54%	\$6,788,063
Nephi Western Employees	1.49%	\$32,538,707
Freedom	1.35%	\$33,472,327
Tanner Employees	1.23%	\$6,002,721
SEA	1.10%	\$4,737,993
Logan Medical	1.04%	\$21,536,385
Local Union 354 IBEW	0.99%	\$24,086,236

### Loans/Shares

Credit Union	Loans/Shares	Assets
Hollyfrontier Employee's	113.45%	\$6,788,063
Nephi Western Employees	111.74%	\$32,538,707
City Center	99.53%	\$11,605,837
Grand County	89.53%	\$28,183,062
CUP	87.57%	\$6,507,121
Local Union 354 IBEW	86.75%	\$24,086,236
Freedom	83.13%	\$33,472,327
Tanner Employees	82.98%	\$6,002,721
Meadow Gold Employees	82.09%	\$4,906,730
Devils Slide	78.38%	\$11,433,693

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

as of March 31, 2017

CUs in group: 13

### 12-month share growth

Credit Union	Share growth	Shares
Pacific Horizon	13.08%	\$52,072,448
Box Elder County	11.85%	\$94,045,974
Weber State	10.13%	\$99,032,041
Alpine	9.73%	\$165,598,402
Members First	9.11%	\$103,921,494
American United Family Of Credit Unions	8.29%	\$169,346,242
Hi-land	7.75%	\$43,092,818
Horizon Utah	7.12%	\$124,028,778
Nebo	6.79%	\$69,098,557
Hercules	6.56%	\$61,169,768

### 12-month loan growth

Credit Union	Loan Growth	Loans
Hercules	25.92%	\$27,548,163
Weber State	16.20%	\$91,414,486
Alpine	15.58%	\$119,216,112
American United Family Of Credit Unions	13.40%	\$157,778,511
Horizon Utah	11.62%	\$74,580,664
Box Elder County	9.72%	\$66,086,764
Pacific Horizon	8.92%	\$46,360,045
Nebo	8.13%	\$63,739,380
Hi-land	6.97%	\$25,758,364
Transwest	5.74%	\$101,287,236

### 12-month member growth

Credit Union	Mbr. Growth	members
Hercules	8.11%	5,131
American United Family Of Credit Unions	6.84%	19,324
Weber State	5.14%	9,753
Pacific Horizon	4.84%	7,520
Nebo	3.58%	10,976
Horizon Utah	2.53%	11,227
Utah Heritage	2.10%	7,885
Box Elder County	1.40%	13,295
Alpine	1.27%	21,328
Transwest	1.12%	11,981

### Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	21.60%	\$120,132,137
Nebo	17.52%	\$83,750,652
Hi-land	17.19%	\$51,732,355
American United Family Of Credit Unions	14.27%	\$195,814,797
Horizon Utah	10.77%	\$139,942,488
Alpine	10.54%	\$187,056,047
Members First	10.27%	\$117,409,470
Utah Heritage	10.04%	\$63,769,984
Pacific Horizon	9.94%	\$57,945,276
Weber State	9.76%	\$110,257,857

### Return on Assets

Credit Union	ROA	Assets
Box Elder County	1.84%	\$120,132,137
American United Family Of Credit Unions	1.71%	\$195,814,797
Hi-land	1.14%	\$51,732,355
Nebo	1.11%	\$83,750,652
Utah Heritage	0.92%	\$63,769,984
Transwest	0.83%	\$134,042,344
Pacific Horizon	0.78%	\$57,945,276
Eastern Utah Community	0.62%	\$119,748,725
Members First	0.50%	\$117,409,470
Alpine	0.43%	\$187,056,047

### Loans/Shares

Credit Union	Loans/Shares	Assets
American United Family Of Credit Unions	93.17%	\$195,814,797
Weber State	92.31%	\$110,257,857
Nebo	92.24%	\$83,750,652
Pacific Horizon	89.03%	\$57,945,276
Transwest	82.71%	\$134,042,344
Utah Heritage	80.79%	\$63,769,984
Alpine	71.99%	\$187,056,047
Box Elder County	70.27%	\$120,132,137
Members First	69.34%	\$117,409,470
Eastern Utah Community	64.36%	\$119,748,725

## Utah Credit Union Leaders over \$200 million in assets

as of March 31, 2017

CUs in group: 18

### 12-month share growth

Credit Union	Share growth	Shares
Mountain America	20.62%	\$5,393,775,978
UNIFY Financial	19.87%	\$2,372,539,601
America First	16.71%	\$7,739,447,576
Goldenwest	16.24%	\$1,170,877,862
Utah Community	13.12%	\$1,094,580,173
University	12.48%	\$810,644,262
Utah First	12.33%	\$287,010,283
Deseret First	9.18%	\$547,298,630
Utah Power	7.92%	\$542,927,313
Chevron	7.89%	\$2,819,783,645

### 12-month loan growth

Credit Union	Loan Growth	Loans
University	25.38%	\$758,500,631
Utah Community	20.22%	\$852,905,717
Goldenwest	20.17%	\$933,080,171
UNIFY Financial	19.55%	\$1,813,805,881
Mountain America	17.98%	\$5,381,884,014
America First	16.44%	\$6,097,617,982
Delta Community	14.98%	\$4,318,061,501
Deseret First	14.62%	\$426,189,953
Cyprus	13.59%	\$672,330,325
Utah First	12.27%	\$257,808,623

### 12-month member growth

Credit Union	Mbr. Growth	members
Goldenwest	13.67%	122,728
UNIFY Financial	13.17%	214,355
Mountain America	12.63%	655,138
America First	10.22%	839,337
Utah Community	9.52%	143,544
Deseret First	7.27%	61,138
Cyprus	5.47%	100,877
Delta Community	5.33%	354,312
Utah First	4.15%	21,094
University	3.92%	88,651

### Capital/Assets

Credit Union	Capital/Assets	Assets
Operating Engineers LU #3	14.83%	\$1,033,541,315
Goldenwest	14.44%	\$1,372,545,697
Utah Power	12.91%	\$625,689,852
Delta Community	11.83%	\$5,544,204,652
Utah First	11.67%	\$326,340,749
Utah Community	11.01%	\$1,238,334,785
Cyprus	10.99%	\$828,247,594
America First	10.94%	\$8,761,088,184
Chevron	10.91%	\$3,172,499,328
University	10.85%	\$912,008,344

### Return on Assets

Credit Union	ROA	Assets
Operating Engineers LU #3	1.79%	\$1,033,541,315
Utah First	1.49%	\$326,340,749
Mountain America	1.27%	\$6,456,586,293
Goldenwest	1.22%	\$1,372,545,697
America First	1.18%	\$8,761,088,184
Cyprus	0.98%	\$828,247,594
Chevron	0.98%	\$3,172,499,328
Granite	0.90%	\$418,539,111
University	0.86%	\$912,008,344
Utah Power	0.79%	\$625,689,852

### Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	110.38%	\$9,488,781,003
Mountain America	99.78%	\$6,456,586,293
University	93.57%	\$912,008,344
Cyprus	91.52%	\$828,247,594
Utah First	89.83%	\$326,340,749
Delta Community	88.47%	\$5,544,204,652
Chevron	87.96%	\$3,172,499,328
Chartway	84.35%	\$2,165,584,284
Granite	84.18%	\$418,539,111
Wasatch Peaks	82.27%	\$299,779,203