



2Q 2017

Utah Credit Union
Performance
Summary

**UTAH'S
CREDIT
UNIONS**



2nd Quarter 2017

Utah Credit Union

Performance Summary

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Key Performance Comparisons as of June 30, 2017

	US CUs*	UT CUs**	UT as % of Industry
Number of CUs	5,799	66	1.14%
Federal Chartered CUs	3,552	33	0.93%
State-Chartered CUs, NCUSIF insured	2,128	33	1.55%
State-Chartered CUs, ASI insured	119	-	0.00%
Total State Chartered CUs	2,247	33	1.47%
Total Members	110,474,800	2,433,047	2.20%
Members, average per CU	19,051	36,864	193.51%
# of Mergers/Liquidations YTD	110	2	1.82%
Total Assets	\$1,365,534,145,708	\$24,634,551,517	1.80%
Total Loans	\$922,367,662,697	\$18,501,429,518	2.01%
Total Shares	\$1,149,363,743,257	\$21,104,008,667	1.84%
Total Capital	\$152,660,290,259	\$2,676,736,429	1.75%
Average Asset Size	\$235,477,521	\$373,250,781	158.51%

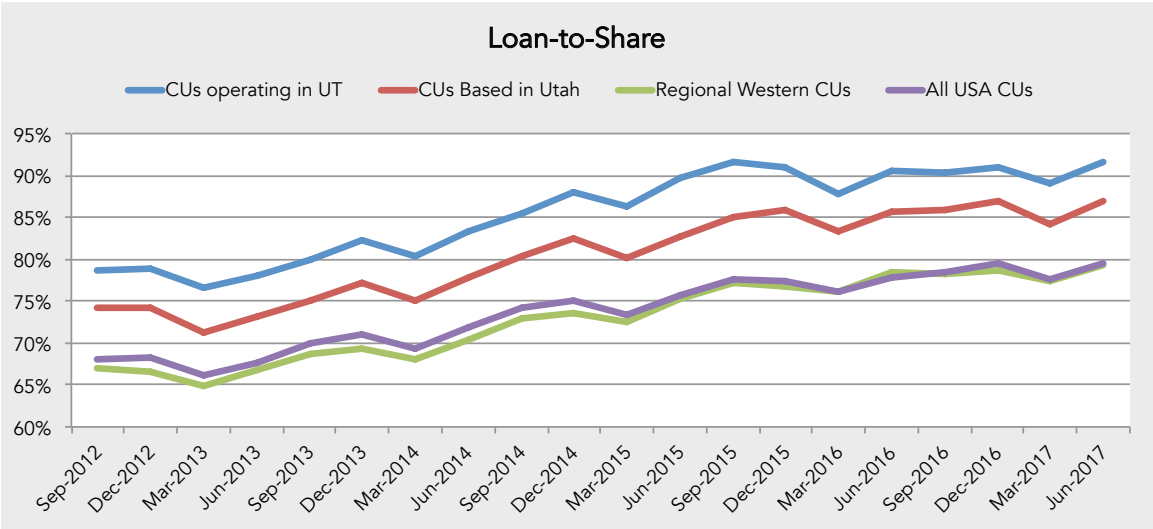
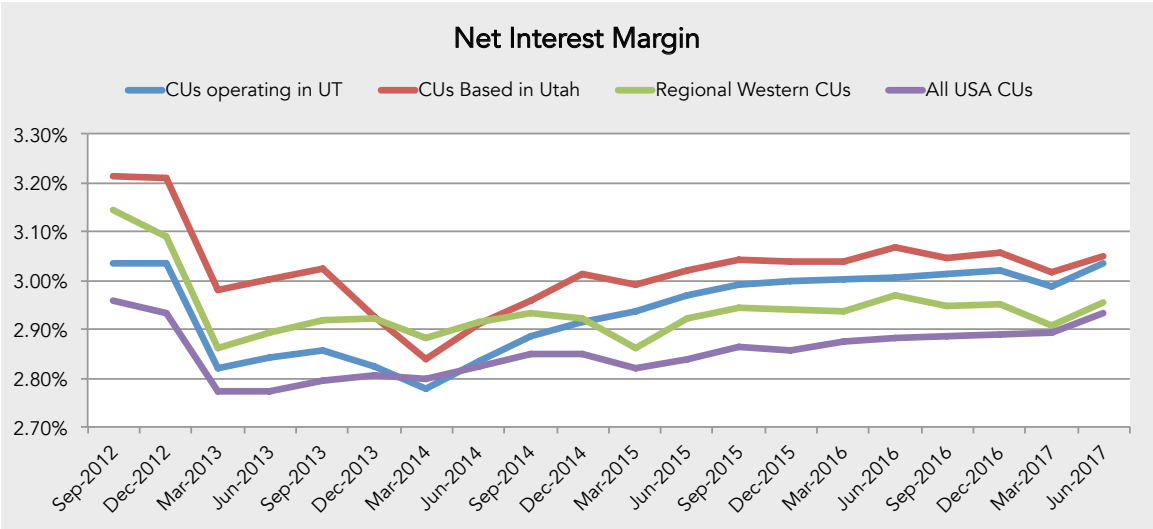
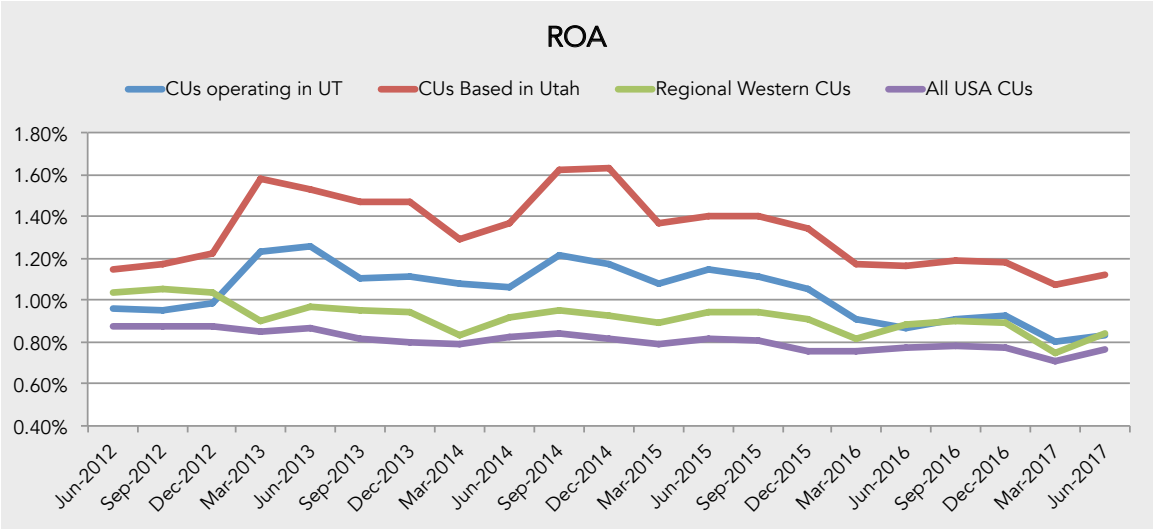
	As a % of Average Assets	
	US CUs	UT CUs**
Interest Income (annualized)	3.46%	3.52%
Interest Expense (annualized)	0.53%	0.47%
Net Interest Margin	2.93%	3.05%
Loss Provisions (annualized)	0.43%	0.40%
Operating Expenses (including stabilization expenses)	3.06%	3.50%
Non-interest income (annualized)	1.33%	1.98%
ROA	0.77%	1.12%

	US CUs	UT CUs
12-month loan growth	11.16%	16.93%
12-month share growth	8.55%	15.39%
12-month capital growth	6.12%	11.20%
12-month asset growth	8.02%	14.76%
Loans/Shares	79.61%	86.88%
Net Worth/Assets	10.80%	10.57%
Capital/Assets	11.18%	10.87%
Delinquency Ratio	0.75%	0.60%
Average Loan Balance	\$14,624	\$11,457
Average Share Balance	\$10,399	\$8,674

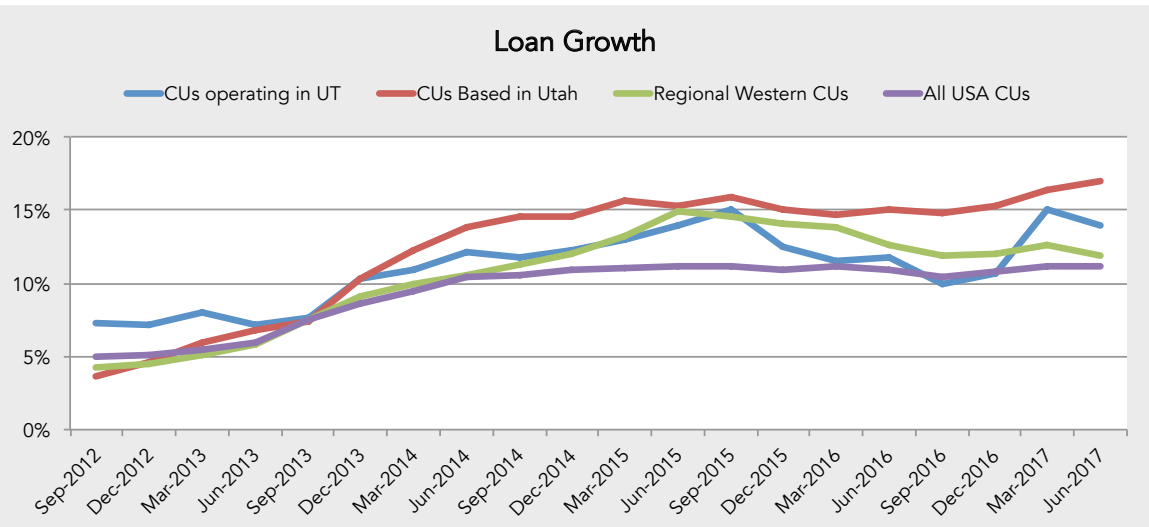
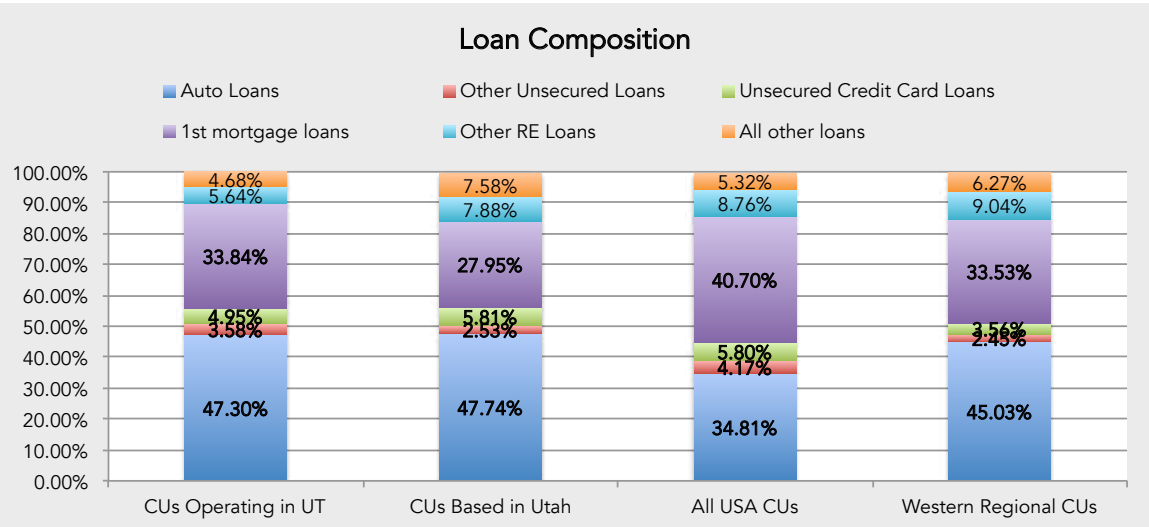
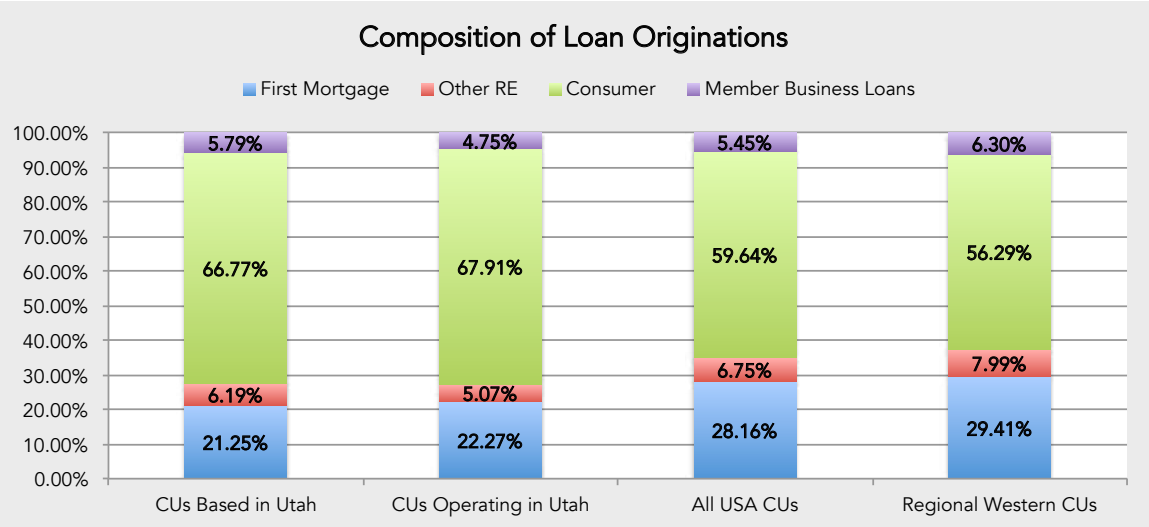
* Excludes 18 credit unions in Puerto Rico, the Virgin Islands, and Guam

** Credit unions based in Utah

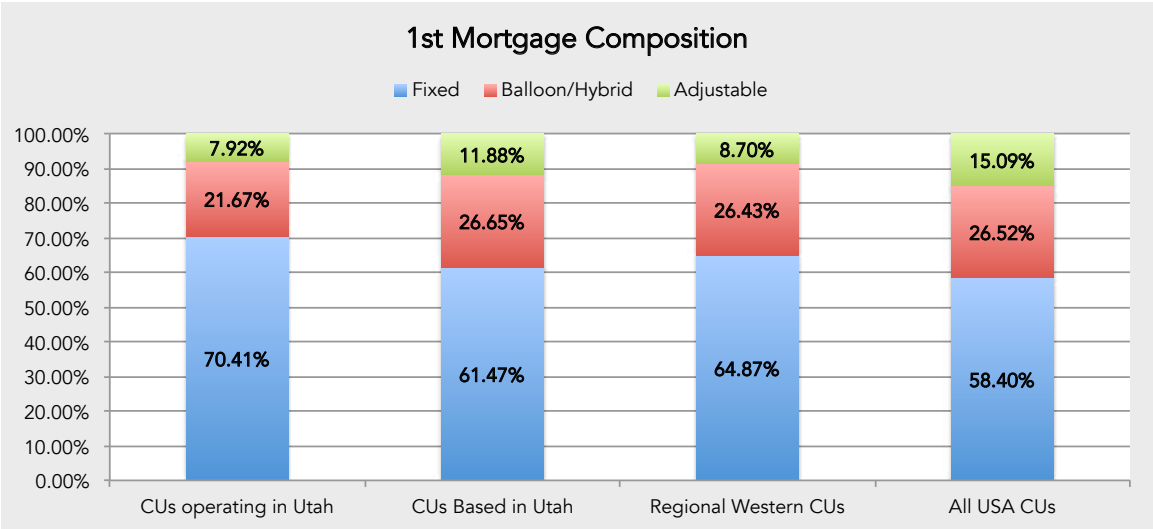
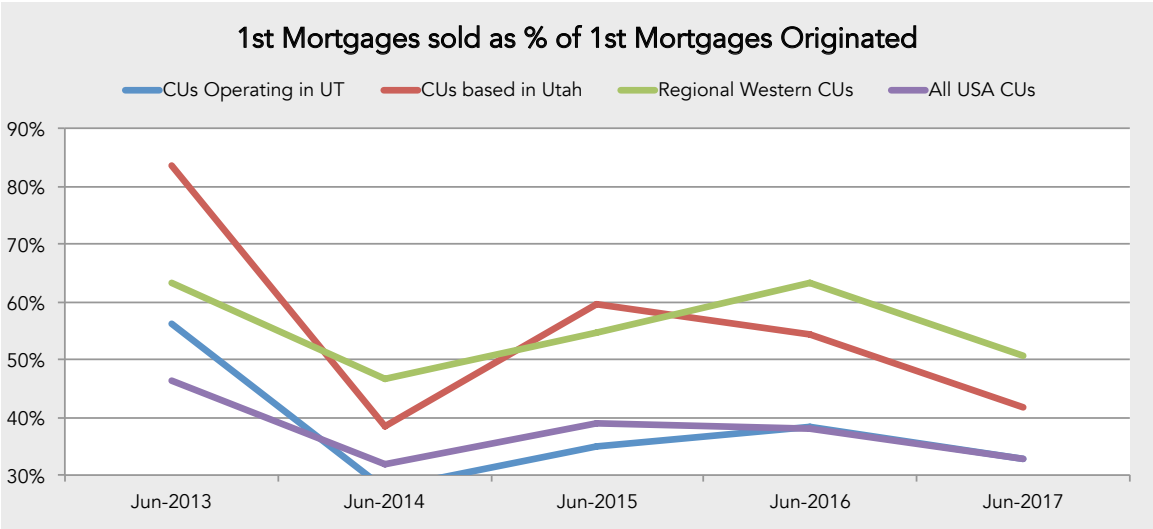
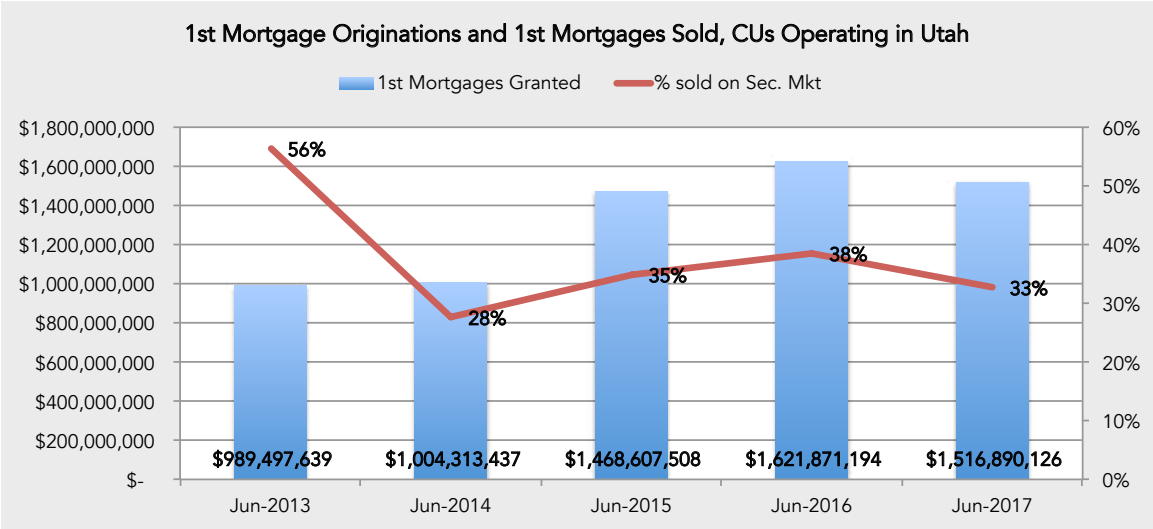
Key Ratios as of June 30, 2017



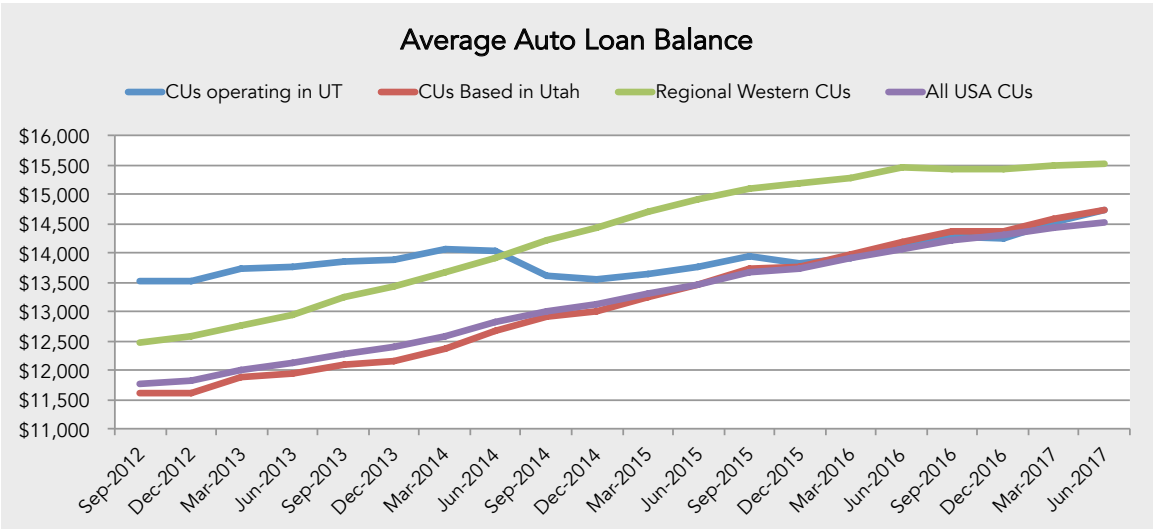
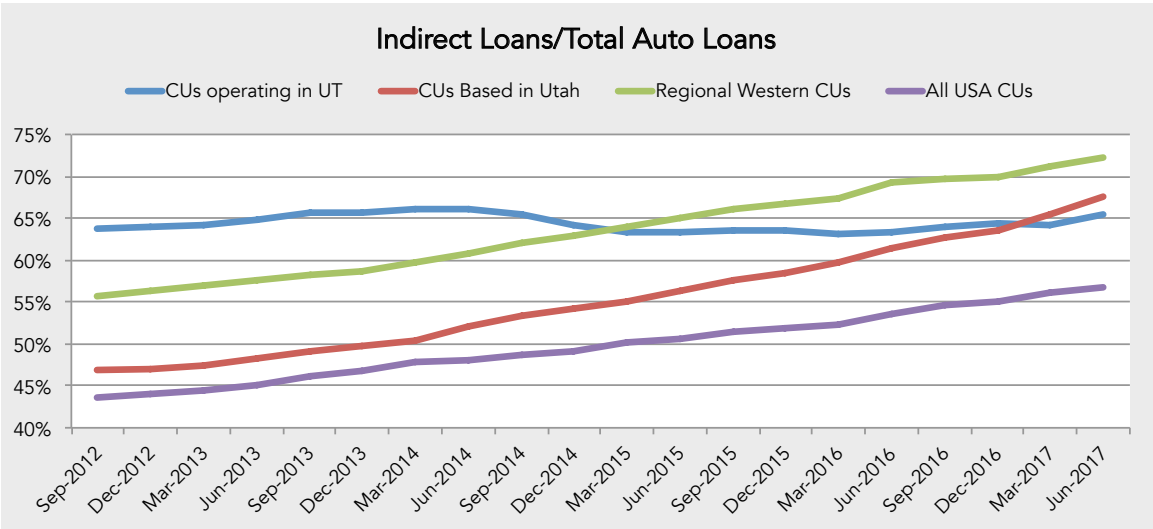
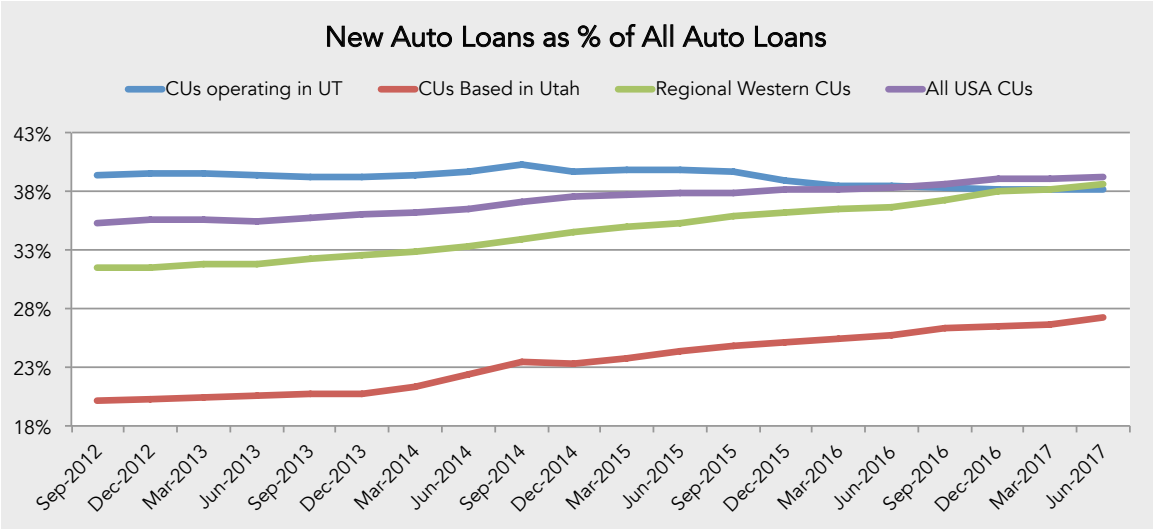
Lending – Overview as of June 30, 2017



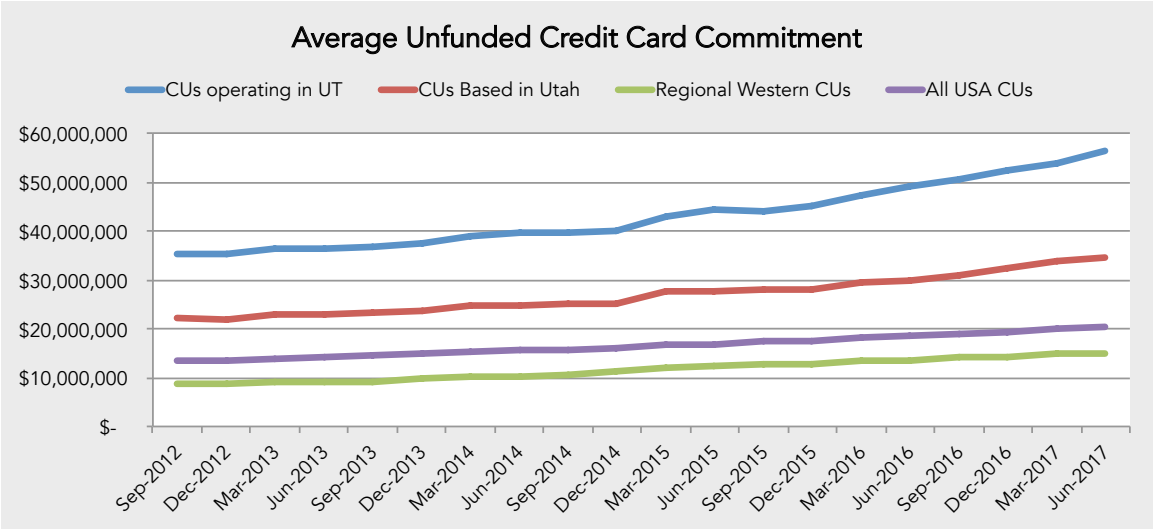
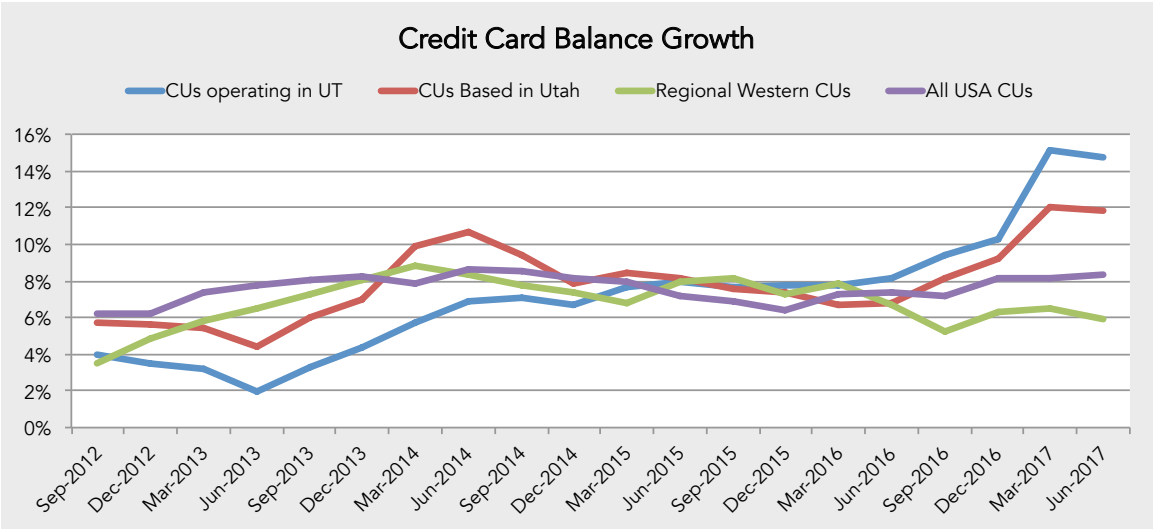
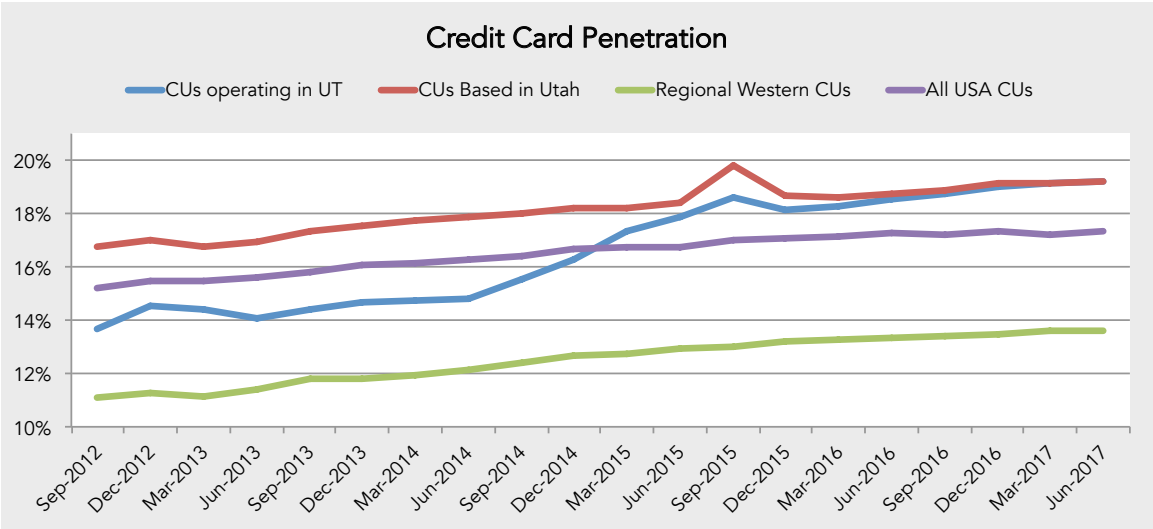
Lending – Real Estate as of June 30, 2017



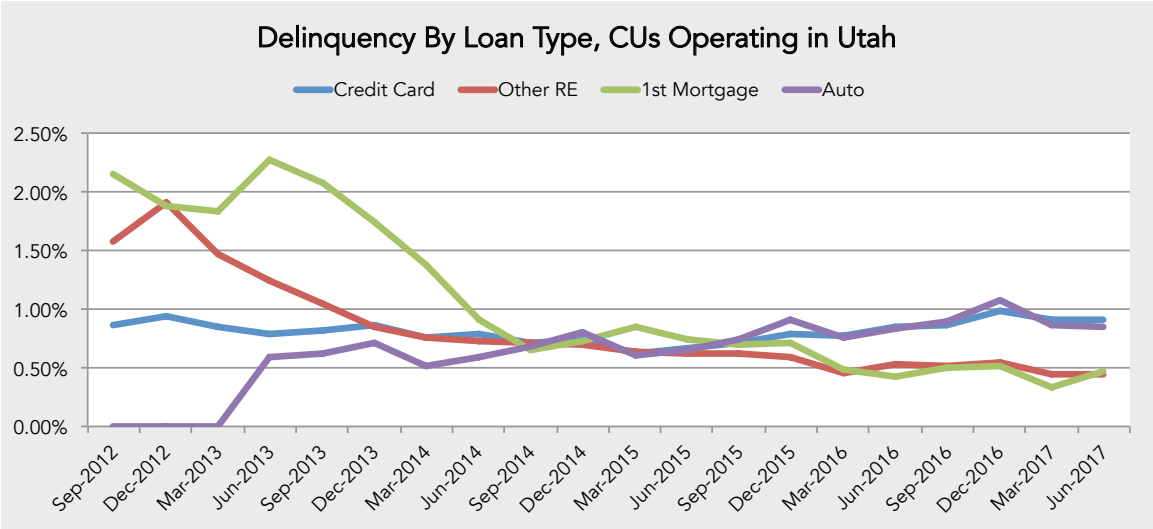
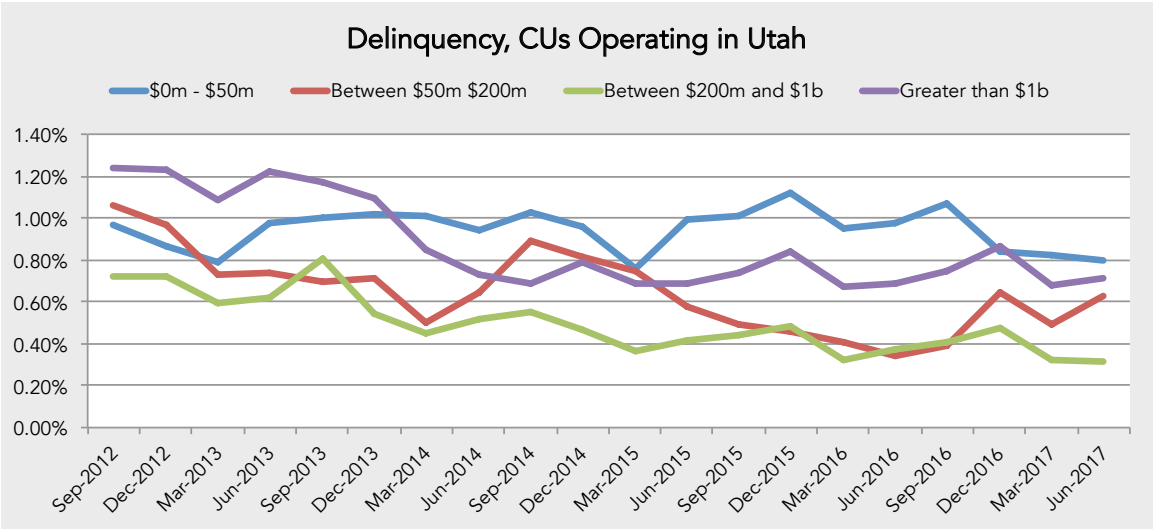
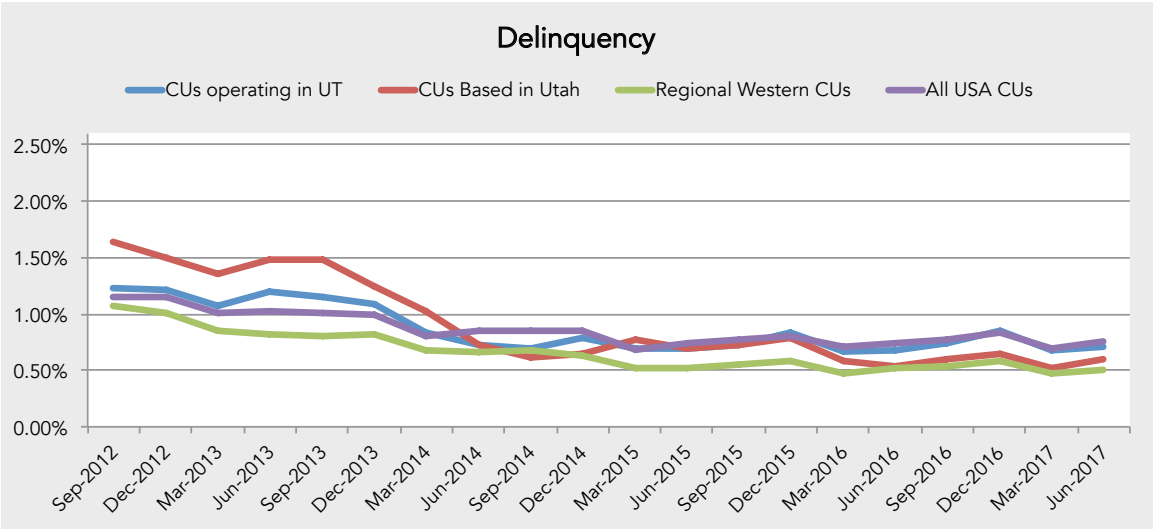
Lending – Auto as of June 30, 2017



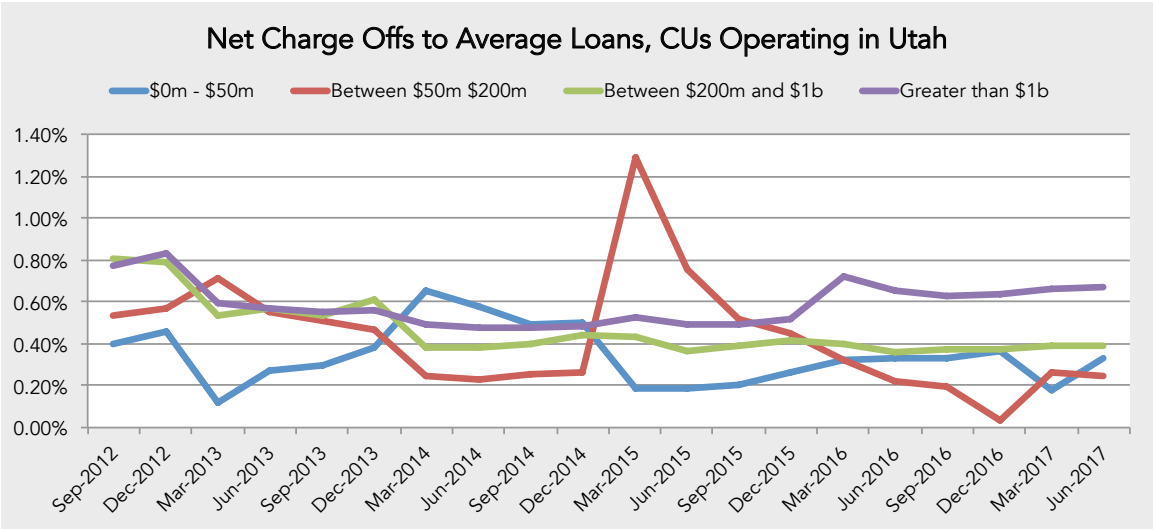
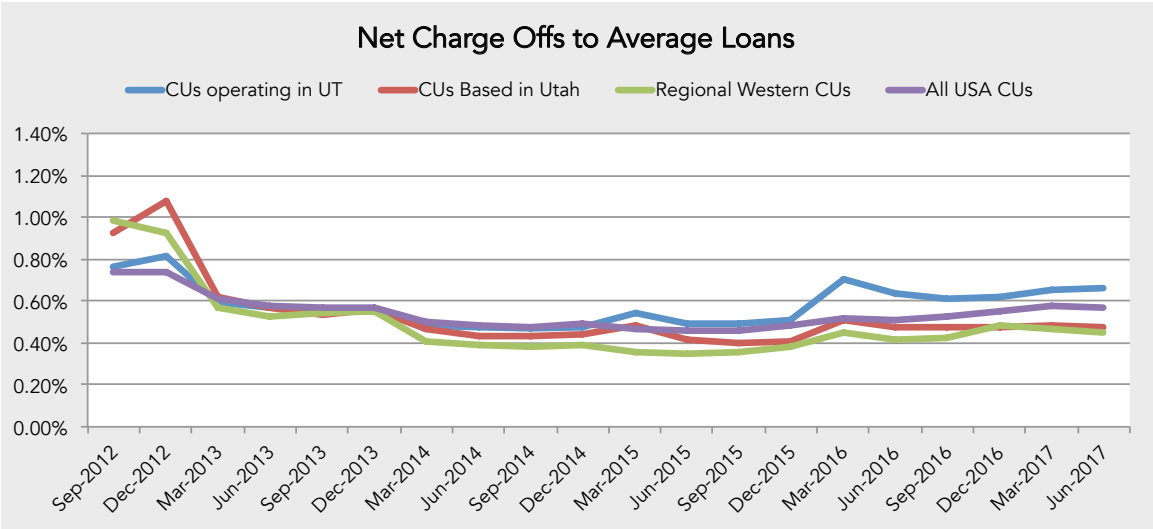
Lending – Credit Cards as of June 30, 2017



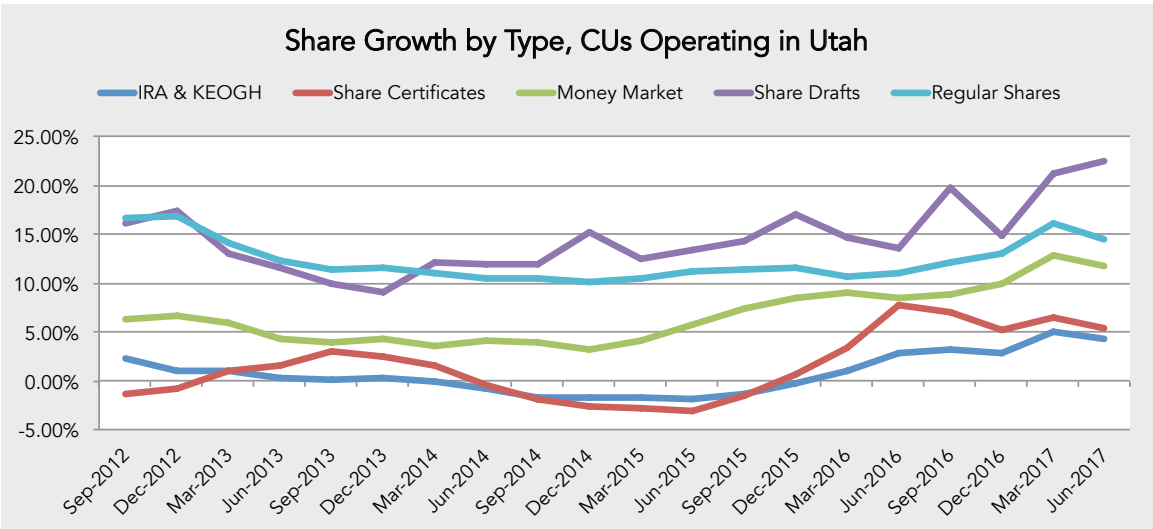
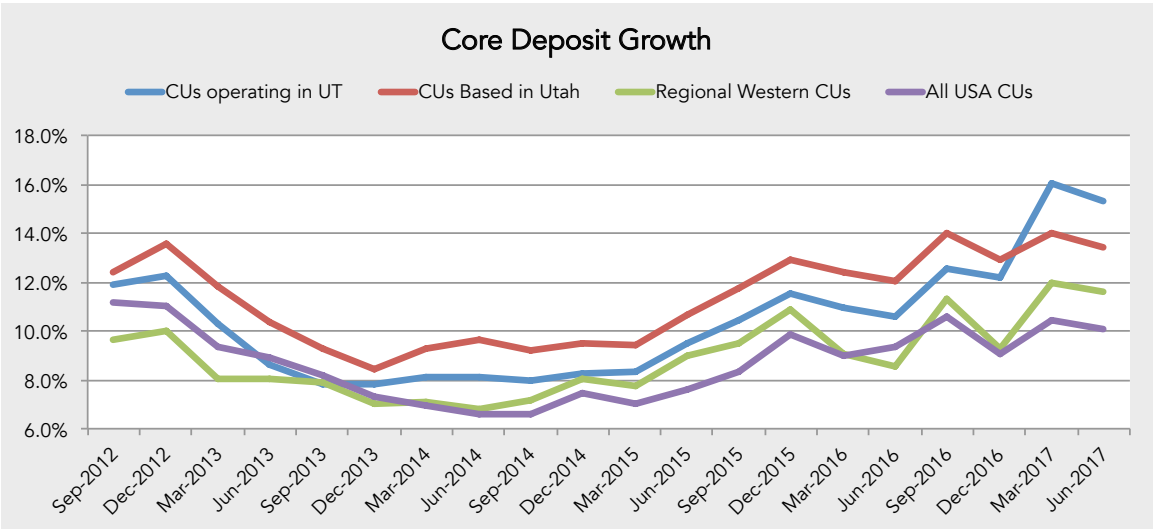
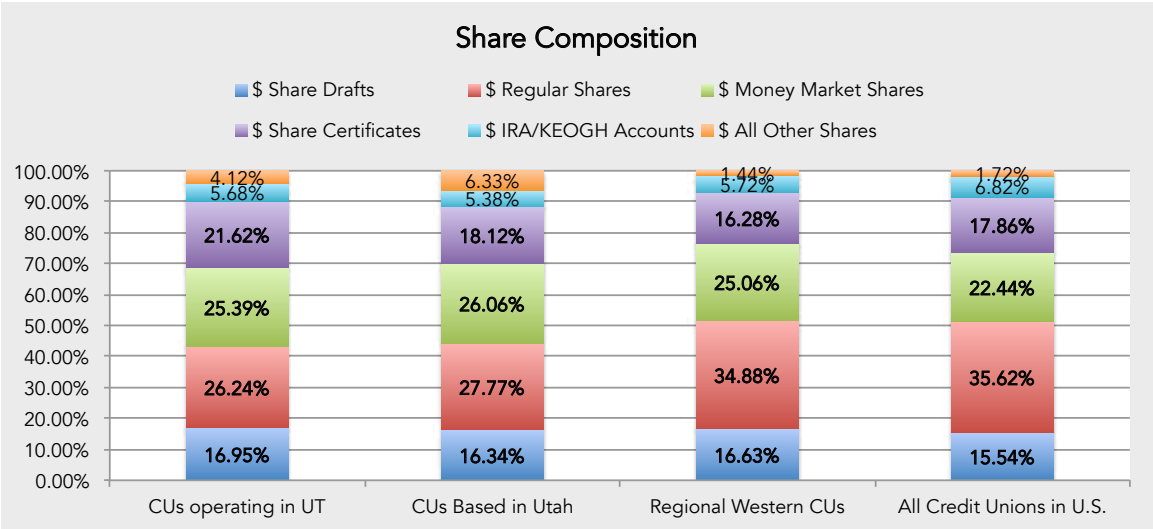
Asset Quality as of June 30, 2017



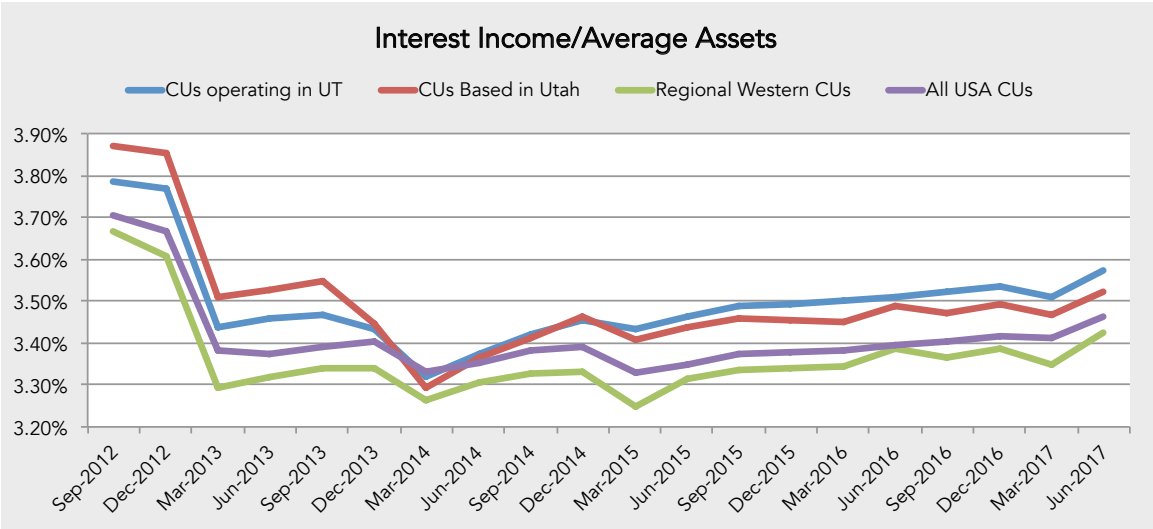
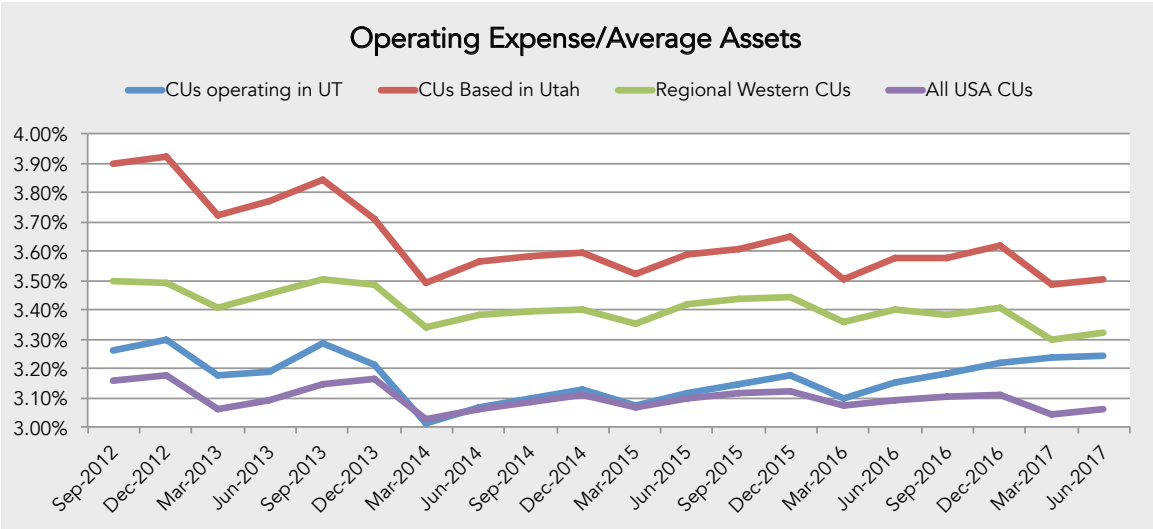
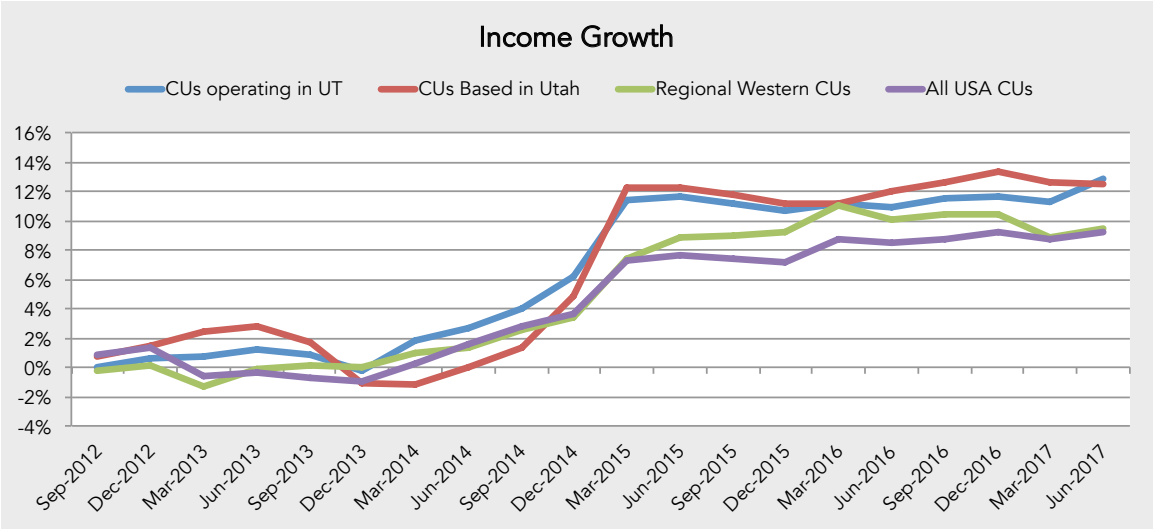
Asset Quality – continued as of June 30, 2017



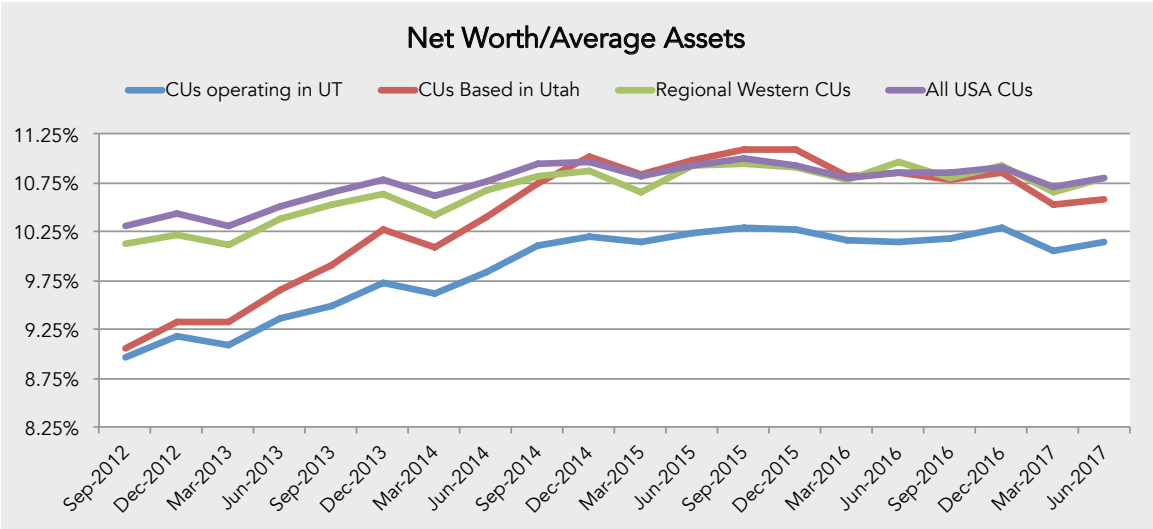
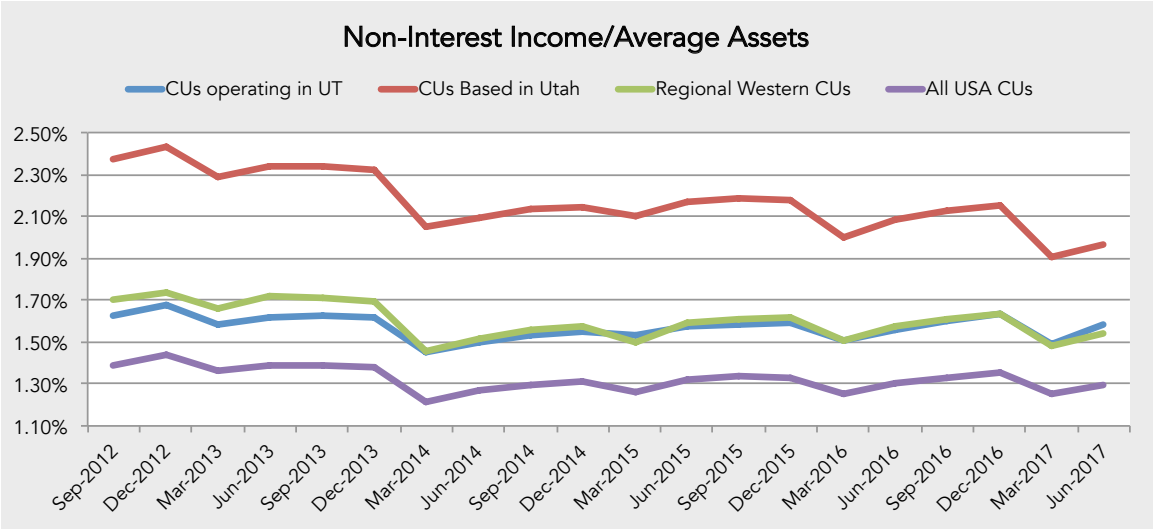
Shares as of June 30, 2017



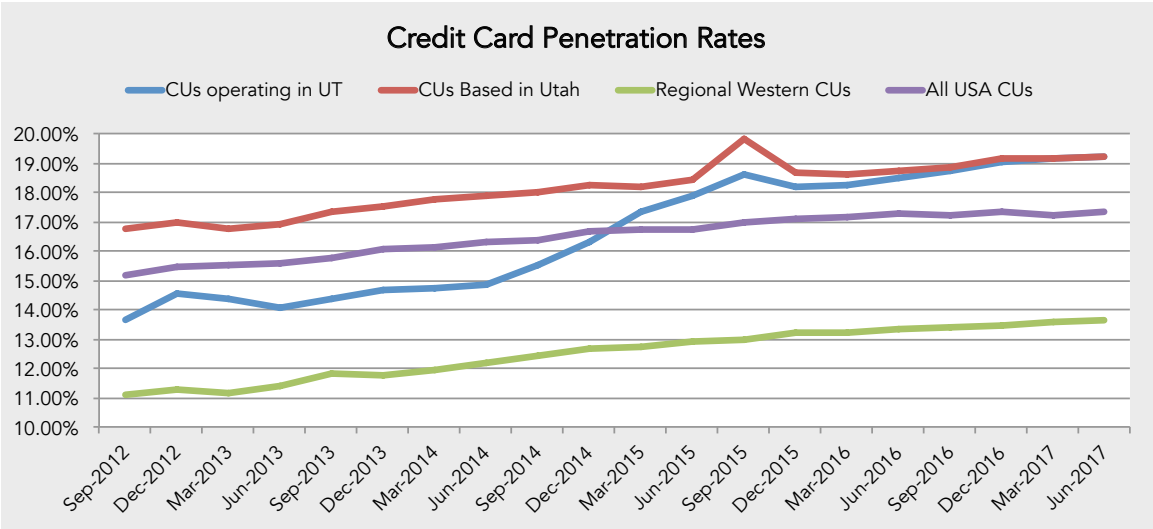
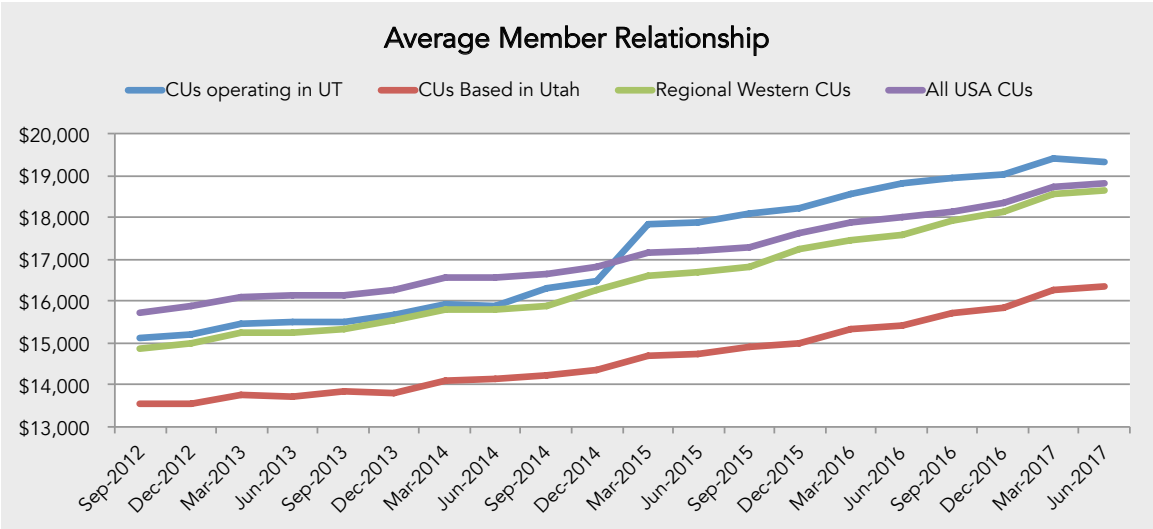
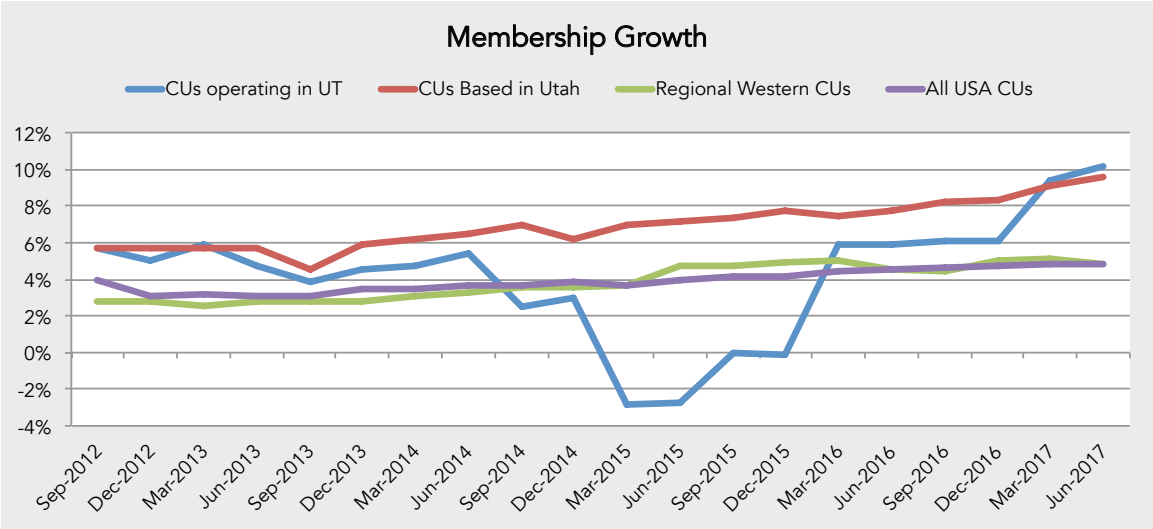
Earnings as of June 30, 2017



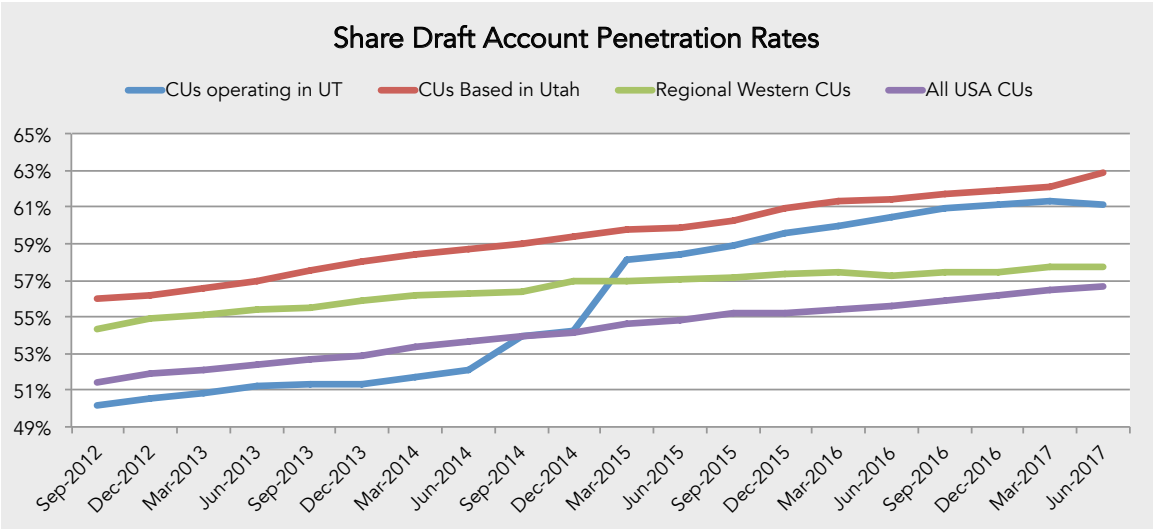
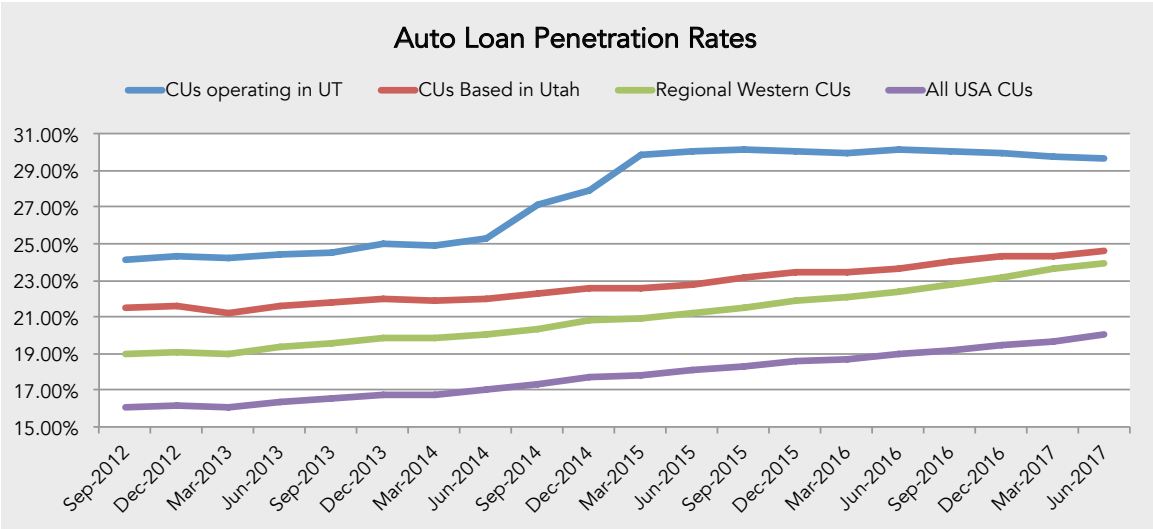
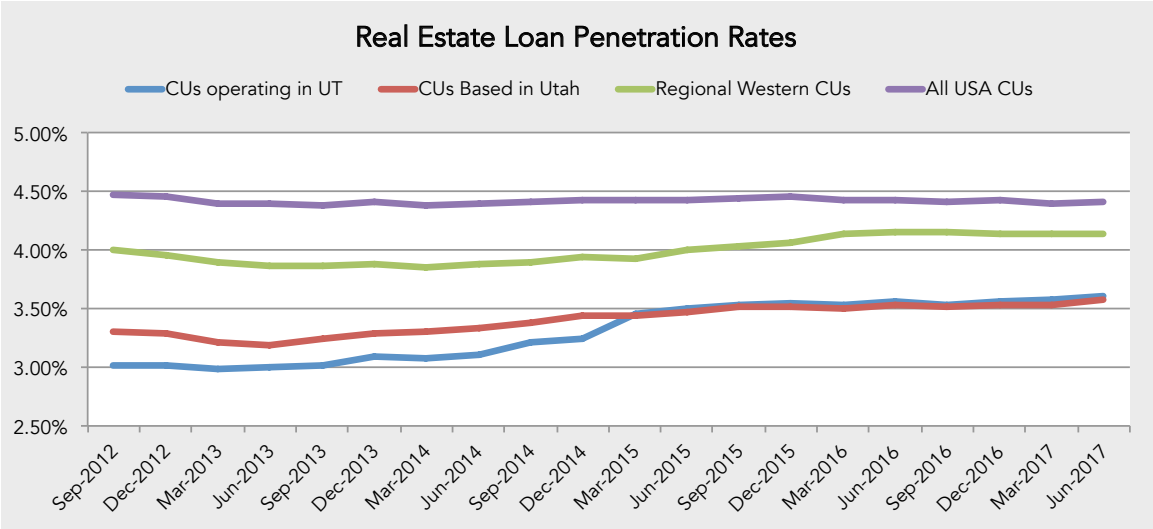
Earnings – continued as of June 30, 2017



Members as of June 30, 2017



Members – continued as of June 30, 2017



Consolidated U.S. Credit Union Financial Statement as of June 30, 2017

	Jun-2016	Jun-2017	%Chg
ASSETS			
Cash & Cash Equivalents	\$102,468,572,861	\$105,876,024,555	3.33
Government Securities	\$185,865,301,684	\$190,376,417,092	2.43
Corporate CU	\$2,952,552,991	\$3,361,650,992	13.86
Deposit in Banks and S&L's	\$40,164,395,668	\$37,654,941,786	-6.25
Mutual Funds	\$1,983,336,759	\$2,050,104,269	3.37
All Other Investments	\$42,882,538,827	\$45,160,071,639	5.31
Total Investments	\$376,316,698,790	\$384,479,210,333	2.17
Real Estate Loans	\$415,516,196,973	\$456,578,919,404	9.88
Auto Loans	\$281,917,611,481	\$321,399,716,019	14.00
All Other Loans	\$132,983,327,322	\$145,278,713,224	9.25
Total Loans	\$830,417,135,776	\$923,257,348,647	11.18
(Loan Loss Allow)	\$(7,571,930,809)	\$(8,225,180,929)	-8.63
Foreclosed & Repossessed Property	\$897,254,868	\$832,820,210	-7.18
Land & Buildings	\$20,490,691,214	\$21,992,926,036	7.33
Other Fixed Assets	\$4,365,077,509	\$4,619,819,199	5.84
All Other Assets	\$40,305,660,078	\$39,928,485,169	-0.94
TOTAL ASSETS	\$1,265,220,587,426	\$1,366,885,428,665	8.04
LIABILITIES & CAPITAL			
Dividends Payable	\$187,222,901	\$196,245,607	4.82
Notes Payable	\$45,389,715,300	\$46,931,425,107	3.40
Reverse Repurchase Agreements	\$1,660,126,255	\$1,131,621,008	-31.84
Other Liabilities	\$13,486,624,675	\$14,451,056,354	7.15
Total Liabilities	\$60,723,689,131	\$62,710,348,076	3.27
Regular Shares & Deposits	\$393,753,739,322	\$433,024,155,487	9.97
Money Market Shares	\$242,641,031,147	\$260,261,459,967	7.26
Share Drafts	\$156,144,343,796	\$180,178,020,622	15.39
IRA & Keogh	\$78,196,192,135	\$79,096,979,469	1.15
Share Certificates	\$197,509,721,628	\$207,170,906,151	4.89
Total Shares	\$1,068,245,028,028	\$1,159,731,521,696	8.56
Regular Reserve	\$20,775,744,506	\$21,192,961,419	2.01
FASB 115 Val Reserves	\$(838,653,320)	\$(3,050,168,568)	-263.70
Undivided Earnings & Other Reserves	\$113,797,587,467	\$123,315,787,530	8.36
Equity Acquired in Merger	\$2,517,191,614	\$2,984,978,512	18.58
Total Reserves & Undivided Earnings	\$136,251,870,267	\$144,443,558,893	6.01
TOTAL LIABILITIES & CAPITAL	\$1,265,220,587,426	\$1,366,885,428,665	8.04

Consolidated U.S. Credit Union Financial Statement – cont. as of June 30, 2017

	YTD 2016	YTD 2017	%Chg
INCOME:			
Loans	\$18,588,090,296	\$20,315,091,939	9.29
(Less Rebates)	\$(9,478,215)	\$(12,524,524)	-32.14
Investments	\$2,414,509,406	\$2,825,985,200	17.04
Fee Income	\$3,790,629,749	\$4,088,798,478	7.87
Trading + Other Operating	\$4,315,718,700	\$4,572,423,444	5.95
Total Income	\$29,099,469,936	\$31,789,774,537	9.25
EXPENSES:			
Employee Compensation & Benefits	\$9,784,201,737	\$10,540,549,672	7.73
Travel & Conference	\$187,147,693	\$197,865,852	5.73
Office Occupancy	\$1,274,925,793	\$1,355,354,908	6.31
Office Operations	\$3,569,834,394	\$3,768,797,284	5.57
Education & Promotional	\$701,005,793	\$760,120,197	8.43
Loan Servicing	\$1,352,469,826	\$1,400,240,703	3.53
Professional Services	\$1,508,672,501	\$1,622,043,343	7.51
Member Insurance	\$9,517,893	\$12,970,811	36.28
Operating Fees	\$73,733,867	\$89,896,078	21.92
Miscellaneous	\$675,660,358	\$693,684,137	2.67
Operating Expense Subtotal	\$19,137,169,855	\$20,441,522,985	6.82
Provision for Loan Losses	\$2,245,658,989	\$2,880,162,249	28.25
Operating Exp. + Provision for Loan Losses	\$21,382,828,844	\$23,321,685,234	9.07
Non-Operating Gain (Loss)	\$268,244,087	\$223,573,006	-16.65
Income before Dividends	\$7,984,885,179	\$8,691,662,309	8.80
Interest on Borrowed Funds	\$440,948,149	\$518,425,292	17.57
Dividends	\$2,731,102,456	\$3,027,413,551	10.85
Net Income Prior to Assessments	\$4,812,834,574	\$5,145,823,466	6.92
Net NCUA Assessment Expenses	\$1,944,771	\$10,446,511	437.16
Net Income	\$4,810,889,803	\$5,135,376,955	6.74
SELECTED OPERATING DATA:			
Branches	20,675	21,012	1.63
Members	105,547,647	110,636,772	4.82
Potential Members	2,431,739,516	2,785,579,345	14.55
Employees	275,767	287,656	4.31
Members/FTE	383	385	0.49
Average Salary & Benefits/FTE	\$70,960	\$73,286	3.28
Total YTD Loan Originations	\$217,877,453,979	\$239,681,545,099	10.01

U.S. Credit Union Peer Group Performance as of June 30, 2017

	US Totals *	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5815	2373	1088	754	727	344	245	284
Average Assets	\$235,061,983	\$7,442,682	\$32,165,996	\$71,507,363	\$159,938,697	\$359,542,696	\$706,876,024	\$2,982,986,065
12-month growth								
Net Worth Growth	7.51%	0.83%	2.69%	2.96%	4.47%	5.62%	6.35%	9.27%
Loan Growth	11.16%	2.67%	5.05%	6.13%	7.95%	9.16%	10.52%	12.61%
Share Growth	8.55%	2.46%	4.22%	4.99%	5.46%	6.66%	7.45%	10.16%
Member Growth	4.80%	-1.46%	-0.22%	0.75%	1.42%	2.72%	3.76%	7.27%
Capital								
Networth/Assets	10.80%	13.89%	11.91%	11.27%	10.80%	10.83%	10.80%	10.66%
Solvency Ratio	115.40%	116.68%	113.94%	113.23%	113.02%	113.76%	114.28%	116.41%
Allowance for Loan Losses/ Delinquent Loans	118.91%	73.88%	83.26%	83.69%	94.63%	110.55%	123.65%	128.52%
Delinquency Ratio	0.75%	1.51%	1.07%	0.99%	0.92%	0.75%	0.69%	0.71%
Earnings								
ROA	0.77%	0.14%	0.30%	0.32%	0.49%	0.58%	0.60%	0.93%
Non-Interest Income/Average Assets	0.66%	0.41%	0.53%	0.60%	0.70%	0.74%	0.73%	0.65%
Net interest Margin	2.93%	3.14%	2.99%	3.06%	3.11%	3.05%	3.05%	2.85%
Operating Expenses/Average Assets	3.06%	3.56%	3.49%	3.63%	3.67%	3.58%	3.47%	2.75%
Yield on Average Earning Assets	3.63%	3.55%	3.43%	3.56%	3.67%	3.67%	3.68%	3.63%
Cost of Funds	0.60%	0.36%	0.34%	0.35%	0.40%	0.45%	0.49%	0.71%
Productivity								
Income per member	\$287	\$130	\$180	\$208	\$242	\$260	\$290	\$323
Income per employee	\$221,027	\$108,636	\$147,621	\$155,048	\$165,516	\$181,576	\$197,151	\$266,566
Operating expense per member	\$185	\$110	\$146	\$164	\$184	\$190	\$205	\$187
Assets per employee	\$4,751,814	\$2,612,646	\$3,476,196	\$3,429,588	\$3,496,427	\$3,775,475	\$4,093,619	\$5,771,450
YTD Loan Originations/Employee	\$833,224	\$319,403	\$399,377	\$417,088	\$491,663	\$555,346	\$650,564	\$1,123,258
Member Service Usage								
Auto Loan Penetration	20.03%	14.24%	16.14%	18.52%	18.99%	19.09%	21.06%	20.83%
Share draft penetration	57%	24%	41%	47%	52%	55%	58%	61%
Credit card penetration	17.34%	5.20%	10.57%	11.98%	12.96%	14.92%	16.13%	20.46%
\$ Average share balance	\$10,399	\$5,312	\$7,381	\$8,027	\$8,900	\$9,301	\$10,271	\$11,589
# Loan and Share Accounts per member	2.46	1.81	2.13	2.25	2.34	2.38	2.45	2.58
Lending Profile								
Loans to Shares	80%	56%	58%	63%	71%	75%	81%	84%
Average Loan Balance	\$14,624	\$7,318	\$9,188	\$10,107	\$12,213	\$13,132	\$14,775	\$16,106
\$ Total Loans Outstanding/ Employees	\$3,209,594	\$1,243,280	\$1,753,105	\$1,909,204	\$2,187,151	\$2,463,955	\$2,857,295	\$4,038,909
% of RE loans to total loans	49.45%	17.55%	34.79%	39.64%	43.93%	46.31%	46.93%	52.46%

*Includes 18 credit unions in USA territories.

Consolidated Utah Credit Union Financial Statement as of June 30, 2017

For credit unions based in Utah.

	Jun-2016	Jun-2017	%Chg
ASSETS			
Cash & Cash Equivalents	\$1,828,296,501	\$2,149,173,788	17.55
Government Securities	\$1,592,650,982	\$1,698,951,751	6.67
Corporate CU	\$34,453,321	\$40,893,139	18.69
Deposit in Banks and S&L's	\$438,314,784	\$412,084,451	-5.98
Mutual Funds	\$14,977,470	\$10,357,022	-30.85
All Other Investments	\$639,869,900	\$609,246,842	-4.79
Total Investments	\$4,548,562,958	\$4,920,706,993	8.18
Real Estate Loans	\$5,672,152,689	\$6,629,065,852	16.87
Auto Loans	\$7,446,494,322	\$8,832,276,572	18.61
All Other Loans	\$2,704,184,916	\$3,040,087,094	12.42
Total Loans	\$15,822,831,927	\$18,501,429,518	16.93
(Loan Loss Allow)	\$(166,937,099)	\$(181,442,026)	-8.69
Foreclosed & Repossessed Property	\$45,087,976	\$43,365,908	-3.82
Land & Buildings	\$523,523,569	\$595,196,021	13.69
Other Fixed Assets	\$84,879,174	\$99,252,183	16.93
All Other Assets	\$607,792,058	\$656,042,920	7.94
TOTAL ASSETS	\$21,465,740,563	\$24,634,551,517	14.76
LIABILITIES & CAPITAL			
Dividends Payable	\$4,708,916	\$5,274,847	12.02
Notes Payable	\$526,587,439	\$553,668,417	5.14
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$239,312,096	\$284,709,733	18.97
Total Liabilities	\$770,608,451	\$843,652,997	9.48
Regular Shares & Deposits	\$6,210,461,415	\$7,261,402,591	16.92
Money Market Shares	\$4,995,223,104	\$5,549,663,296	11.10
Share Drafts	\$2,936,478,438	\$3,480,165,813	18.51
IRA & Keogh	\$1,066,380,188	\$1,145,999,128	7.47
Share Certificates	\$3,246,431,230	\$3,858,413,289	18.85
Total Shares	\$18,454,974,375	\$21,295,644,117	15.39
Regular Reserve	\$237,309,266	\$240,109,892	1.18
FASB 115 Val Reserves	\$(82,744,726)	\$(102,244,024)	-23.57
Undivided Earnings & Other Reserves	\$2,051,417,272	\$2,313,145,244	12.76
Equity Acquired in Merger	\$34,175,925	\$44,243,291	29.46
Total Reserves & Undivided Earnings	\$2,240,157,737	\$2,495,254,403	11.39
TOTAL LIABILITIES & CAPITAL	\$21,465,740,563	\$24,634,551,517	14.76

Consolidated Utah Credit Union Financial Statement – cont. as of June 30, 2017

For credit unions based in Utah.

	YTD 2016	YTD 2017	%Chg
INCOME:			
Loans	\$337,678,385	\$387,009,489	14.61
(Less Rebates)	\$(3,741)	\$(3,152)	15.74
Investments	\$23,598,889	\$29,753,927	26.08
Fee Income	\$97,835,412	\$105,561,428	7.90
Trading + Other Operating	\$118,311,228	\$127,566,683	7.82
Total Income	\$577,420,173	\$649,888,375	12.55
EXPENSES:			
Employee Compensation & Benefits	\$194,748,274	\$216,335,146	11.08
Travel & Conference	\$4,038,082	\$4,494,372	11.30
Office Occupancy	\$24,677,950	\$28,711,345	16.34
Office Operations	\$63,948,596	\$72,410,684	13.23
Education & Promotional	\$14,833,324	\$18,673,807	25.89
Loan Servicing	\$37,649,429	\$40,500,893	7.57
Professional Services	\$15,919,337	\$17,758,199	11.55
Member Insurance	\$81,942	\$105,752	29.06
Operating Fees	\$1,136,179	\$1,485,380	30.73
Miscellaneous	\$13,433,801	\$13,841,467	3.03
Operating Expense Subtotal	\$370,466,914	\$414,317,045	11.84
Provision for Loan Losses	\$43,777,311	\$47,681,414	8.92
Operating Exp. + Provision for Loan Losses	\$414,244,225	\$461,998,459	11.53
Non-Operating Gain (Loss)	\$544,338	\$850,312	56.21
Income before Dividends	\$163,720,286	\$188,740,228	15.89
Interest on Borrowed Funds	\$2,027,800	\$3,077,657	51.77
Dividends	\$41,486,866	\$52,843,845	27.37
Net Income Prior to Assessments	\$120,205,620	\$132,818,726	10.49
Net NCUA Assessment Expenses	\$32,743	\$-	-100.00
Net Income	\$120,172,877	\$132,818,726	10.52
SELECTED OPERATING DATA:			
Branches	442	460	4
Members	2,220,195	2,433,047	10
Potential Members	37,012,557	41,835,540	13
Employees	6,355	7,049	11
Members/FTE	349	345	(1)
Average Salary & Benefits/FTE	\$61,295	\$61,385	0.15
Total YTD Loan Originations	\$6,861,225,216	\$7,931,388,756	15.60

Utah Credit Union Peer Group Performance as of June 30, 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	\$677,940,598	\$13,063,977	\$112,547,021	\$539,999,157	\$4,249,299,547
12-month growth					
Net Worth Growth	12.62%	4.13%	9.09%	9.52%	9.99%
Loan Growth	13.99%	7.01%	10.77%	16.46%	10.55%
Share Growth	12.68%	6.83%	7.44%	9.22%	10.02%
Member Growth	10.12%	0.19%	2.40%	4.38%	8.11%
Capital					
Networth/Assets	10.14%	13.67%	12.31%	10.38%	10.00%
Solvency Ratio	114.10%	116.31%	114.14%	112.02%	114.29%
Allowance for Loan Losses/Delinquent Loans	133.38%	139.24%	99.28%	199.96%	131.49%
Delinquency Ratio	0.71%	0.80%	0.63%	0.32%	0.75%
Earnings					
ROA	0.84%	0.67%	1.03%	0.92%	0.81%
Non-Interest Income/Average Assets	0.81%	0.47%	0.65%	0.74%	0.81%
Net interest Margin	3.03%	3.25%	3.30%	2.96%	2.99%
Operating Expenses/Average Assets	3.24%	3.36%	3.50%	3.23%	3.19%
Yield on Average Earning Assets	3.77%	3.74%	4.00%	3.63%	3.72%
Cost of Funds	0.61%	0.42%	0.53%	0.54%	0.61%
Productivity					
Income per member	\$292	\$164	\$243	\$263	\$300
Income per employee	\$214,416	\$145,312	\$159,970	\$176,623	\$222,895
Operating expense per member	\$184	\$121	\$168	\$172	\$187
Assets per employee	\$4,332,273	\$3,275,982	\$3,229,826	\$3,678,155	\$4,484,276
YTD Loan Originations/Employee	\$1,109,844	\$544,660	\$535,621	\$927,831	\$1,169,606
Member Service Usage					
Auto Loan Penetration	29.70%	20.27%	22.59%	24.43%	30.78%
Share draft penetration	61%	32%	50%	56%	63%
Credit card penetration	19.22%	5.99%	16.05%	16.57%	19.93%
\$ Average share balance	\$9,966	\$6,293	\$8,558	\$9,704	\$10,131
# Loan and Share Accounts per member	2.75	2.01	2.52	2.64	2.79
Lending Profile					
Loans to Shares	92%	73%	78%	84%	93%
Average Loan Balance	\$13,139	\$10,676	\$11,026	\$11,985	\$13,368
\$ Total Loans Outstanding/Employees	\$3,394,906	\$2,065,811	\$2,191,021	\$2,735,566	\$3,557,111
% of RE loans to total loans	39.48%	27.28%	37.92%	41.44%	39.46%

Utah Credit Union Leaders under \$4 million in assets

as of June 30, 2017

CUs in group: 15

12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	33.44%	\$534,867
South Sanpete	14.18%	\$935,969
Valley Wide	5.64%	\$388,615
Tri-County	1.97%	\$109,073
Provo Police & Fire Dept.	0.42%	\$2,553,409

Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	53.92%	\$282,476
Granite Furniture Employees	37.08%	\$907,903
Tri-County	31.27%	\$159,789
Employees First	26.44%	\$1,771,060
North Sanpete	26.13%	\$895,897
Presto Lewiston Employees	25.89%	\$357,530
Dugway	24.91%	\$3,192,484
The Credit Union For The Blind	19.99%	\$1,219,951
Valley Wide	19.39%	\$479,909
Uintah	14.40%	\$3,442,242

12-month loan growth

Credit Union	Loan Growth	Loans
Granite Furniture Employees	80.13%	\$973,953
Valley Wide	22.72%	\$410,238
Presto Lewiston Employees	7.19%	\$283,302
Uintah	3.84%	\$1,385,385
Orem City Employees	2.50%	\$1,373,349
Provo Police & Fire Dept.	1.70%	\$1,756,326
South Sanpete	1.41%	\$612,745
Beckstrand and Associates	0.00%	\$25,740

Return on Assets

Credit Union	ROA	Assets
Tri-County	0.43%	\$159,789
Beckstrand and Associates	0.40%	\$282,476
Valley Wide	0.28%	\$479,909
North Sanpete	0.25%	\$895,897
Presto Lewiston Employees	0.20%	\$357,530
Dugway	0.20%	\$3,192,484
South Sanpete	0.18%	\$1,026,922
Orem City Employees	0.16%	\$3,477,754
Granite Furniture Employees	0.13%	\$907,903
Provo Police & Fire Dept.	0.08%	\$2,885,687

12-month member growth

Credit Union	Mbr. Growth	members
Granite Furniture Employees	22.58%	190
South Sanpete	3.43%	181
North Sanpete	1.82%	448
Utah Prison Employees	1.75%	1,394
Tri-County	1.30%	78
Presto Lewiston Employees	1.20%	168
Valley Wide	0.60%	169
Provo Police & Fire Dept.	0.52%	963
Beckstrand and Associates	0.00%	21

Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	182.09%	\$907,903
North Sanpete	113.18%	\$895,897
Valley Wide	105.56%	\$479,909
Presto Lewiston Employees	105.09%	\$357,530
Dugway	83.71%	\$3,192,484
Utah Prison Employees	70.30%	\$3,725,338
Provo Police & Fire Dept.	68.78%	\$2,885,687
South Sanpete	65.47%	\$1,026,922
Sunnyside	60.83%	\$2,630,404
Tri-County	60.21%	\$159,789

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

as of June 30, 2017

CUs in group: 26

12-month share growth

Credit Union	Share growth	Shares
City Center	29.91%	\$10,734,696
Kings Peak	19.84%	\$12,573,716
Grand County	18.43%	\$26,837,508
Education 1st	11.56%	\$27,596,542
CUP	10.73%	\$5,609,851
P&S	10.13%	\$14,896,463
Freedom	8.34%	\$29,223,296
Logan Cache Rich	8.00%	\$20,600,388
Devils Slide	7.54%	\$10,053,728
Local Union 354 IBEW	7.47%	\$21,201,128

12-month loan growth

Credit Union	Loan Growth	Loans
City Center	33.31%	\$10,740,955
Kings Peak	22.86%	\$9,565,559
Grand County	16.02%	\$23,607,205
Millard County	15.56%	\$20,441,091
National JACL	14.96%	\$12,940,901
P&S	12.68%	\$9,824,918
Meadow Gold Employees	12.36%	\$2,949,982
Freedom	10.41%	\$26,202,160
Varex	8.58%	\$6,716,345
Logan Medical	8.38%	\$13,379,262

12-month member growth

Credit Union	Mbr. Growth	members
Kings Peak	35.88%	3,378
City Center	21.23%	1,513
Grand County	12.07%	4,242
Freedom	3.50%	3,606
Local Union 354 IBEW	2.36%	2,597
SEA	2.28%	897
Varex	1.88%	1,299
Meadow Gold Employees	0.97%	622
Millard County	0.70%	5,474
Nephi Western Employees	0.55%	3,820

Capital/Assets

Credit Union	Capital/Assets	Assets
Midvalley	35.99%	\$4,922,078
Nephi Western Employees	32.11%	\$32,863,605
Meadow Gold Employees	22.87%	\$4,984,901
SEA	22.84%	\$4,845,187
Hollyfrontier Employee's	19.39%	\$6,595,337
Gibbons and Reed Employees	16.92%	\$5,359,781
Varex	16.68%	\$15,536,724
Logan Medical	16.27%	\$21,171,681
Desertview	16.06%	\$32,657,058
CUP	14.85%	\$6,584,778

Return on Assets

Credit Union	ROA	Assets
City Center	2.72%	\$11,994,039
San Juan	2.53%	\$17,951,213
Nephi Western Employees	1.89%	\$32,863,605
Hollyfrontier Employee's	1.36%	\$6,595,337
Freedom	1.27%	\$33,108,034
Logan Medical	1.17%	\$21,171,681
Tanner Employees	1.03%	\$6,122,545
Local Union 354 IBEW	1.01%	\$24,506,909
Grand County	0.98%	\$29,492,486
SEA	0.87%	\$4,845,187

Loans/Shares

Credit Union	Loans/Shares	Assets
Hollyfrontier Employee's	118.76%	\$6,595,337
Nephi Western Employees	114.68%	\$32,863,605
City Center	100.06%	\$11,994,039
CUP	89.67%	\$6,584,778
Freedom	89.66%	\$33,108,034
Grand County	87.96%	\$29,492,486
Local Union 354 IBEW	87.37%	\$24,506,909
Tanner Employees	81.11%	\$6,122,545
Devils Slide	80.05%	\$11,625,406
Education 1st	79.06%	\$30,526,450

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

as of June 30, 2017

CUs in group: 13

12-month share growth

Credit Union	Share growth	Shares
Alpine	11.18%	\$170,501,437
Members First	10.86%	\$104,524,966
Utah Heritage	10.05%	\$58,430,188
Pacific Horizon	9.45%	\$52,385,342
Hercules	9.27%	\$63,151,817
Weber State	9.13%	\$99,020,705
Box Elder County	7.87%	\$92,652,679
Nebo	5.80%	\$69,102,680
Eastern Utah Community	5.76%	\$111,351,524
Hi-land	5.65%	\$41,711,704

12-month loan growth

Credit Union	Loan Growth	Loans
Hercules	24.13%	\$29,914,906
Weber State	16.96%	\$93,698,151
Alpine	16.86%	\$127,968,279
Horizon Utah	15.20%	\$77,490,823
Pacific Horizon	12.92%	\$48,356,668
American United Family Of Credit Unions	12.00%	\$159,489,200
Box Elder County	11.34%	\$68,450,879
Eastern Utah Community	8.45%	\$72,485,900
Hi-land	5.97%	\$26,328,230
Transwest	5.88%	\$103,363,426

12-month member growth

Credit Union	Mbr. Growth	members
Hercules	9.17%	5,205
Pacific Horizon	4.96%	7,615
Horizon Utah	3.91%	11,418
Nebo	3.81%	11,126
Alpine	3.44%	21,858
Weber State	3.39%	9,667
American United Family Of Credit Unions	2.32%	19,470
Utah Heritage	1.82%	7,908
Box Elder County	1.79%	13,382
Hi-land	1.70%	2,805

Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	22.27%	\$119,393,811
Hi-land	17.95%	\$50,530,183
Nebo	17.94%	\$84,051,410
American United Family Of Credit Unions	14.75%	\$199,558,523
Horizon Utah	11.01%	\$137,403,055
Alpine	10.42%	\$192,100,268
Members First	10.38%	\$118,337,197
Pacific Horizon	10.11%	\$58,350,698
Utah Heritage	10.09%	\$65,425,892
Weber State	9.88%	\$110,532,181

Return on Assets

Credit Union	ROA	Assets
American United Family Of Credit Unions	2.57%	\$199,558,523
Box Elder County	2.00%	\$119,393,811
Nebo	1.38%	\$84,051,410
Hi-land	1.27%	\$50,530,183
Utah Heritage	1.06%	\$65,425,892
Transwest	0.91%	\$134,812,449
Eastern Utah Community	0.87%	\$123,230,167
Pacific Horizon	0.86%	\$58,350,698
Members First	0.65%	\$118,337,197
Weber State	0.51%	\$110,532,181

Loans/Shares

Credit Union	Loans/Shares	Assets
Weber State	94.62%	\$110,532,181
American United Family Of Credit Unions	93.05%	\$199,558,523
Nebo	92.95%	\$84,051,410
Pacific Horizon	92.31%	\$58,350,698
Transwest	84.12%	\$134,812,449
Utah Heritage	79.80%	\$65,425,892
Alpine	75.05%	\$192,100,268
Box Elder County	73.88%	\$119,393,811
Members First	70.92%	\$118,337,197
Eastern Utah Community	65.10%	\$123,230,167

Utah Credit Union Leaders over \$200 million in assets

as of June 30, 2017

CUs in group: 18

12-month share growth

Credit Union	Share growth	Shares
Mountain America	22.75%	\$5,558,220,503
UNIFY Financial	19.25%	\$2,388,803,598
America First	16.32%	\$7,881,478,788
Goldenwest	15.55%	\$1,176,879,488
University	12.09%	\$822,046,975
Utah First	11.61%	\$290,467,135
Utah Community	10.50%	\$1,093,082,711
Granite	10.14%	\$380,073,871
Deseret First	9.00%	\$548,863,390
Jordan	8.55%	\$245,234,586

12-month loan growth

Credit Union	Loan Growth	Loans
University	26.78%	\$773,286,164
UNIFY Financial	22.72%	\$1,930,597,343
Goldenwest	20.49%	\$978,099,467
Mountain America	19.48%	\$5,724,306,769
Cyprus	18.59%	\$717,856,097
Deseret First	17.55%	\$455,751,551
Utah Community	17.05%	\$869,613,537
America First	15.98%	\$6,386,194,978
Granite	12.14%	\$330,368,422
Delta Community	11.55%	\$4,397,128,775

12-month member growth

Credit Union	Mbr. Growth	members
UNIFY Financial	18.04%	226,469
Utah Community	13.70%	152,514
Mountain America	13.36%	679,841
Goldenwest	12.91%	123,939
America First	10.24%	861,285
Deseret First	8.52%	62,965
Cyprus	6.32%	103,134
Delta Community	5.65%	360,703
Operating Engineers LU #3	4.24%	77,382
University	4.23%	89,907

Capital/Assets

Credit Union	Capital/Assets	Assets
Operating Engineers LU #3	14.90%	\$1,048,666,079
Goldenwest	14.63%	\$1,383,572,494
Utah Power	13.06%	\$631,695,882
Delta Community	12.21%	\$5,509,920,202
Utah First	11.83%	\$332,162,439
Utah Community	11.27%	\$1,244,829,965
Cyprus	11.25%	\$837,557,323
Chevron	11.19%	\$3,123,239,146
America First	11.03%	\$8,936,450,570
University	10.93%	\$925,787,019

Return on Assets

Credit Union	ROA	Assets
Utah First	1.58%	\$332,162,439
Operating Engineers LU #3	1.45%	\$1,048,666,079
Mountain America	1.35%	\$6,750,970,901
Goldenwest	1.27%	\$1,383,572,494
America First	1.14%	\$8,936,450,570
Cyprus	1.06%	\$837,557,323
Granite	0.98%	\$429,318,299
University	0.91%	\$925,787,019
Utah Power	0.87%	\$631,695,882
Delta Community	0.78%	\$5,509,920,202

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	113.46%	\$9,580,434,637
Mountain America	102.99%	\$6,750,970,901
Cyprus	96.79%	\$837,557,323
University	94.07%	\$925,787,019
Chevron	91.70%	\$3,123,239,146
Utah First	91.07%	\$332,162,439
Delta Community	91.05%	\$5,509,920,202
Granite	86.92%	\$429,318,299
Wasatch Peaks	86.65%	\$300,843,916
Chartway	85.33%	\$2,167,655,817