



# 3Q 2017

## Utah Credit Union Performance Summary

# 3rd Quarter 2017

## Utah Credit Union

### Performance Summary

#### Table of Contents

Key Performance Comparisons . . . . . 3

#### Utah Credit Union Results

Key Ratios . . . . . 4

Lending — Overview . . . . . 5

Lending — Real Estate. . . . . 6

Lending — Auto. . . . . 7

Lending — Credit Cards. . . . . 8

Asset Quality. . . . . 9–10

Shares . . . . . 11

Earnings. . . . . 12–13

Members . . . . . 14–15

#### Performance Data Tables

Consolidated U.S. Credit Union Financial Statement . . . . . 16–17

U.S. Credit Union Peer Group Performance . . . . . 18

Consolidated Utah Credit Union Financial Statement . . . . . 19–20

Utah Credit Union Peer Group Performance . . . . . 21

Utah Credit Union Leaders. . . . . 22–25

## Key Performance Comparisons as of September 30, 2017

	US CUs*	UT CUs**	UT as % of Industry
Number of CUs	5,746	66	1.15%
Federal Chartered CUs	3,520	33	0.94%
State-Chartered CUs, NCUSIF insured	2,107	33	1.57%
State-Chartered CUs, ASI insured	119	-	0.00%
Total State Chartered CUs	2,226	33	1.48%
Total Members	111,697,395	2,491,286	2.23%
Members, average per CU	19,439	37,747	194.18%
# of Mergers/Liquidations YTD	163	2	1.23%
Total Assets	\$1,378,627,332,537	\$25,235,366,099	1.83%
Total Loans	\$946,589,619,429	\$19,284,019,739	2.04%
Total Shares	\$1,154,079,817,862	\$21,518,482,015	1.86%
Total Capital	\$156,008,845,069	\$2,764,087,742	1.77%
Average Asset Size	\$239,928,182	\$382,354,032	159.36%

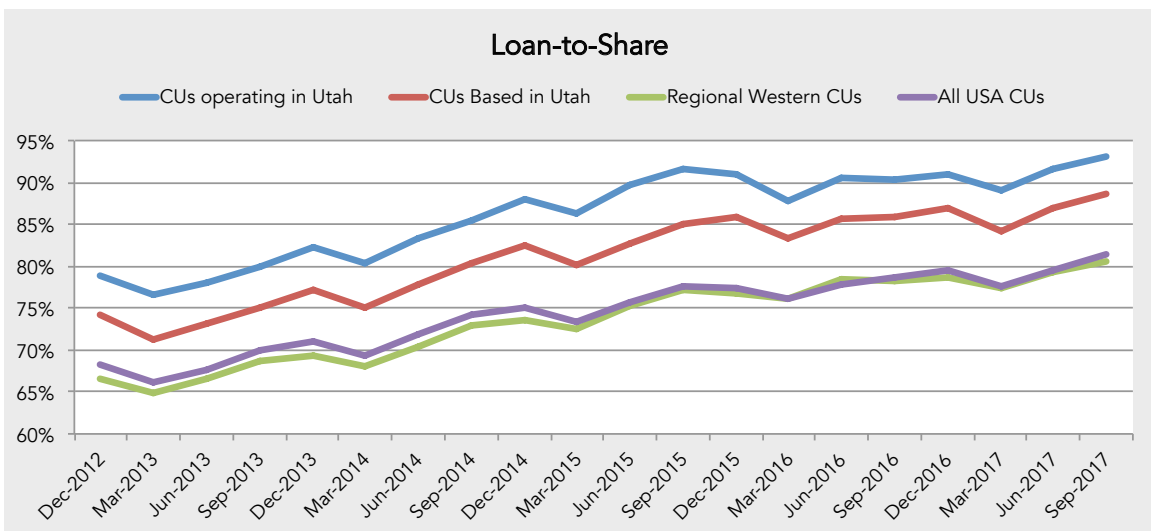
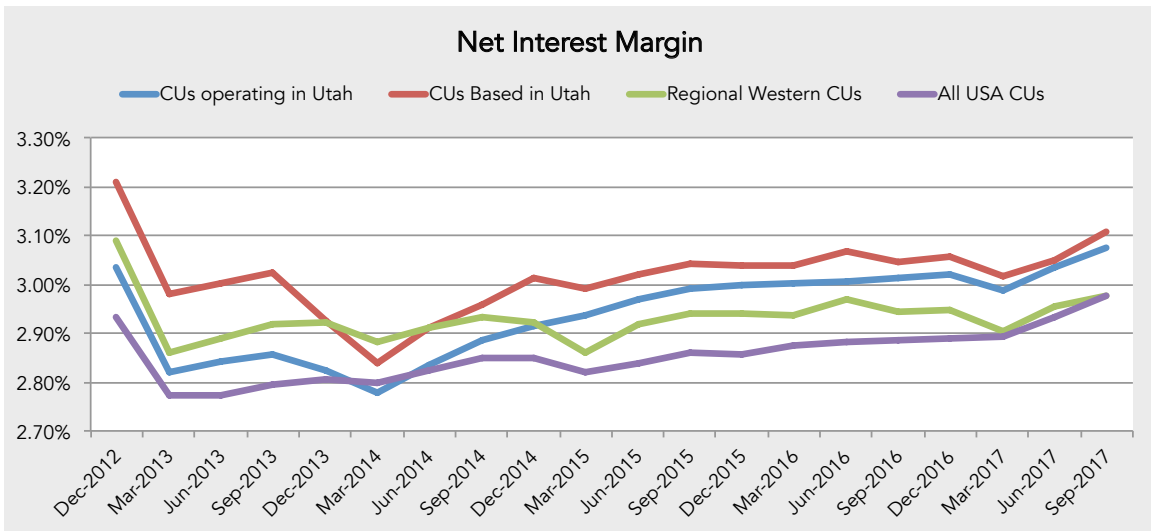
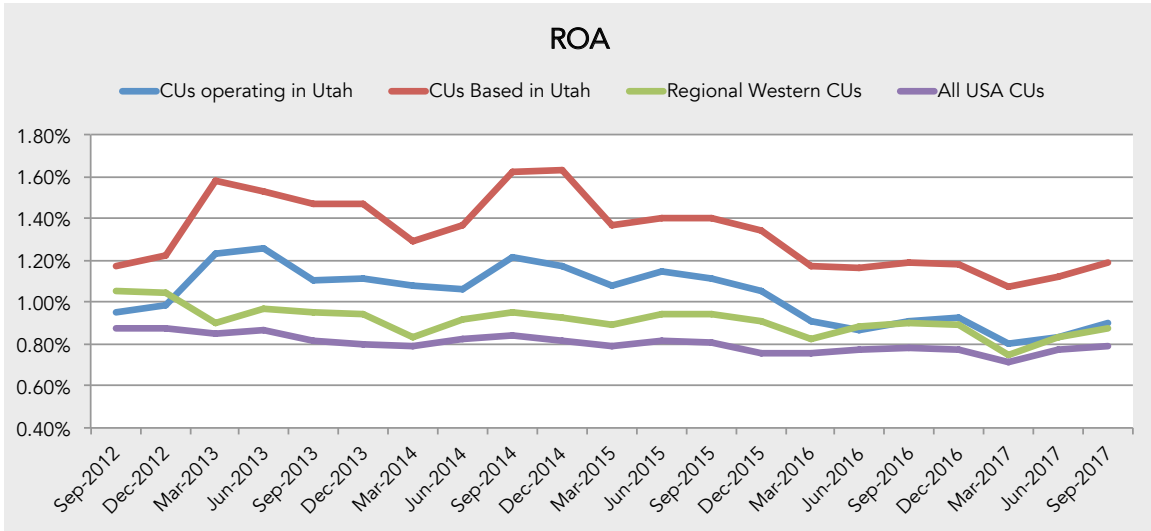
	As a % of Average Assets	
	US CUs	UT CUs**
Interest Income (annualized)	3.52%	3.59%
Interest Expense (annualized)	0.54%	0.49%
Net Interest Margin	2.98%	3.11%
Loss Provisions (annualized)	0.46%	0.44%
Operating Expenses (including stabilization expenses)	3.07%	3.55%
Non-interest income (annualized)	1.34%	2.07%
ROA	0.79%	1.19%

	US CUs	UT CUs
12-month loan growth	10.95%	16.81%
12-month share growth	7.18%	13.19%
12-month capital growth	6.83%	11.60%
12-month asset growth	7.18%	13.24%
Loans/Shares	81.34%	88.66%
Net Worth/Assets	10.90%	10.64%
Capital/Assets	11.32%	10.95%
Delinquency Ratio	0.79%	0.63%
Average Loan Balance	\$14,717	\$11,531
Average Share Balance	\$10,327	\$8,637

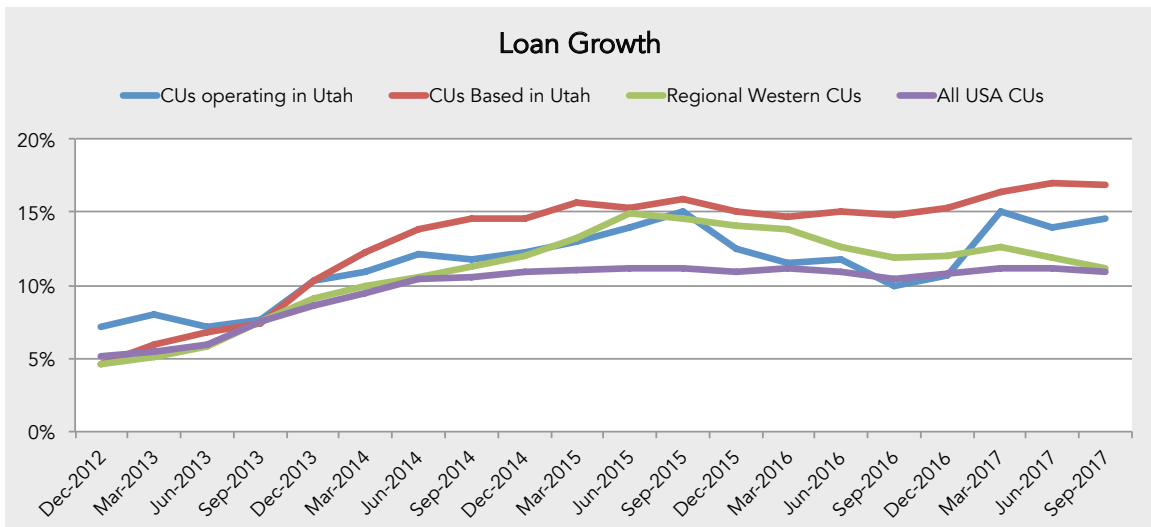
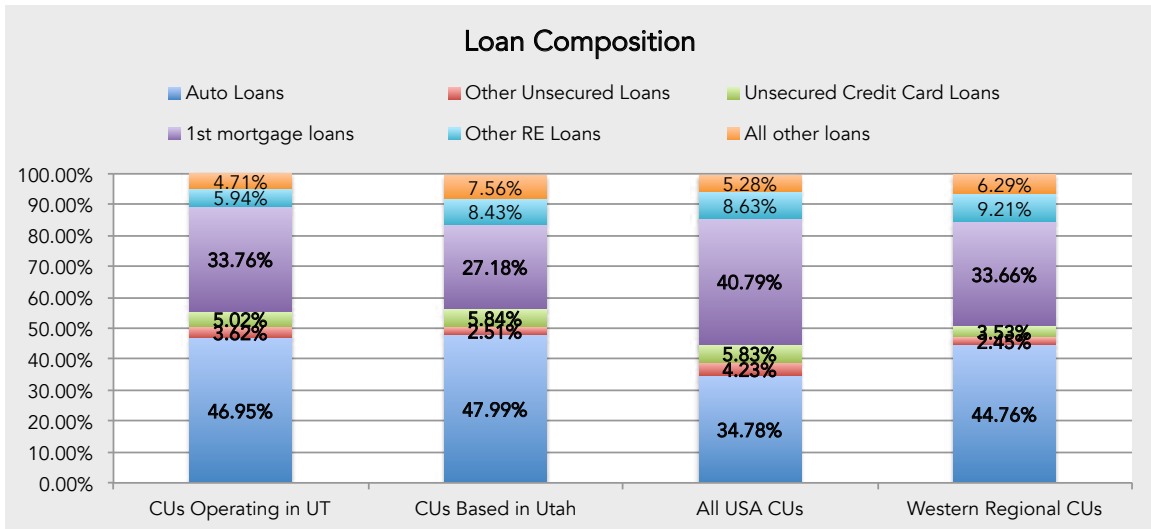
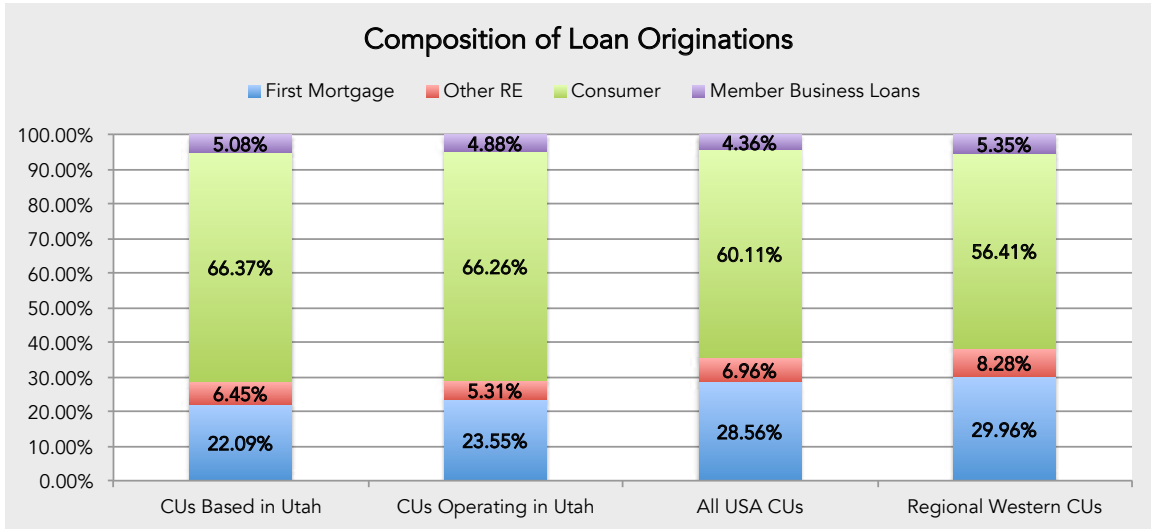
\* Excludes 15 credit unions in Puerto Rico, the Virgin Islands, and Guam

\*\* Credit unions based in Utah

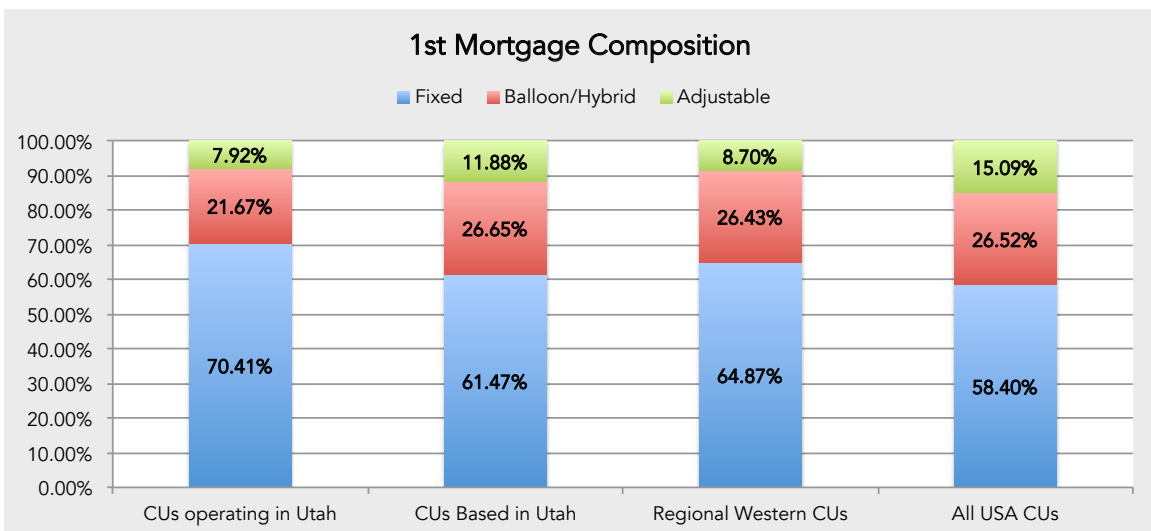
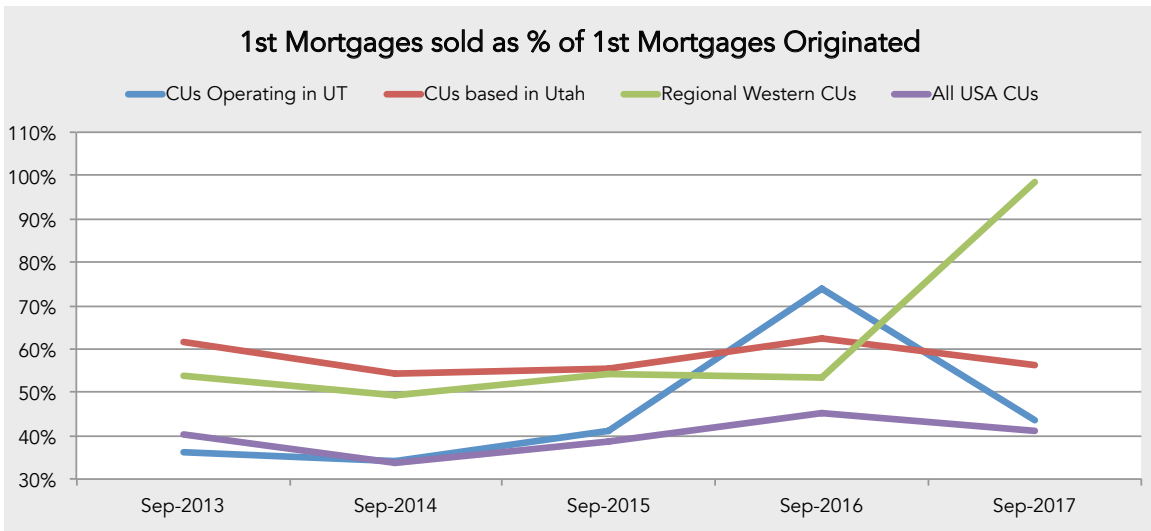
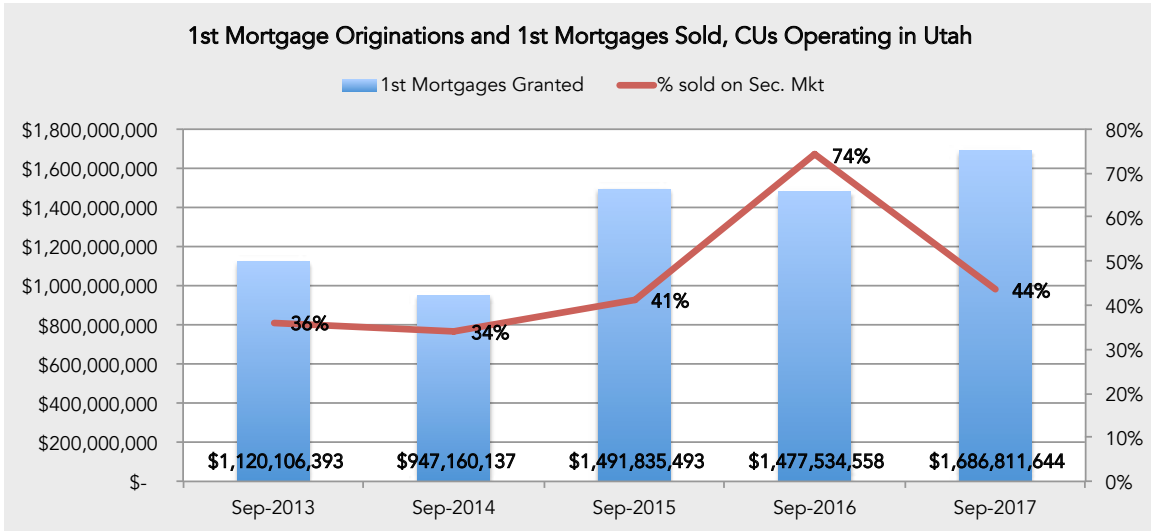
# Key Ratios as of September 30, 2017



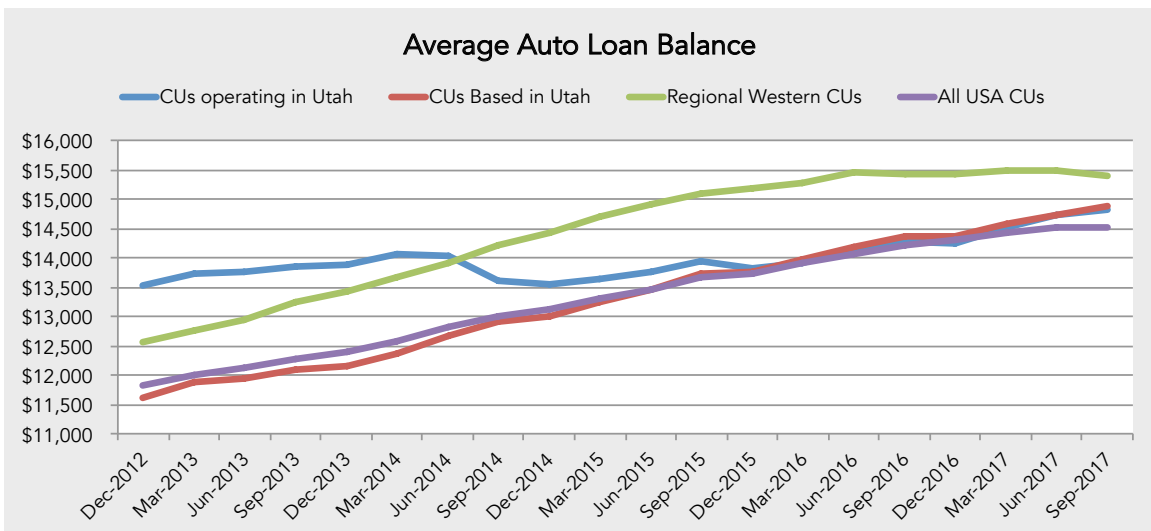
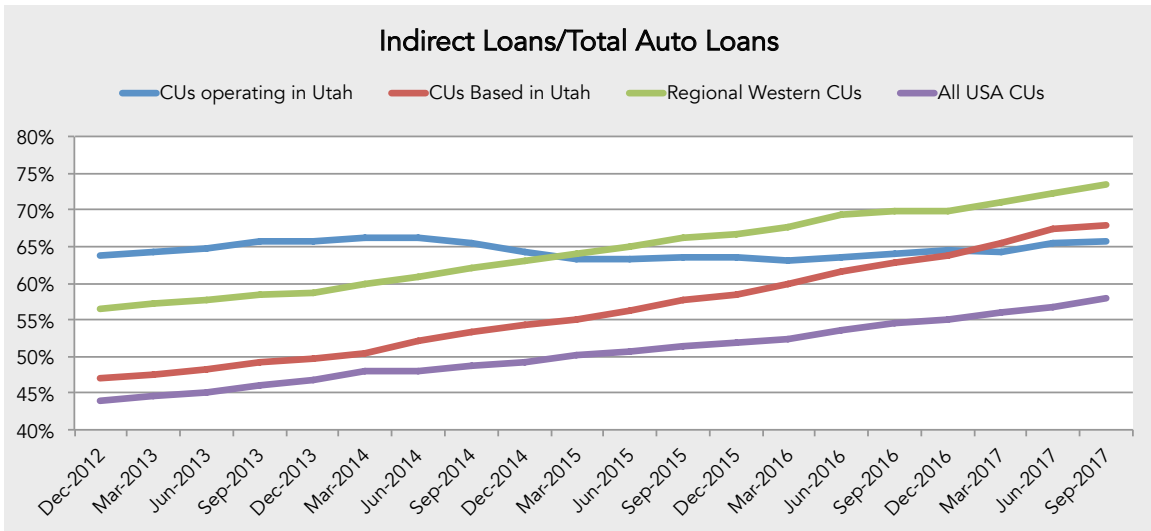
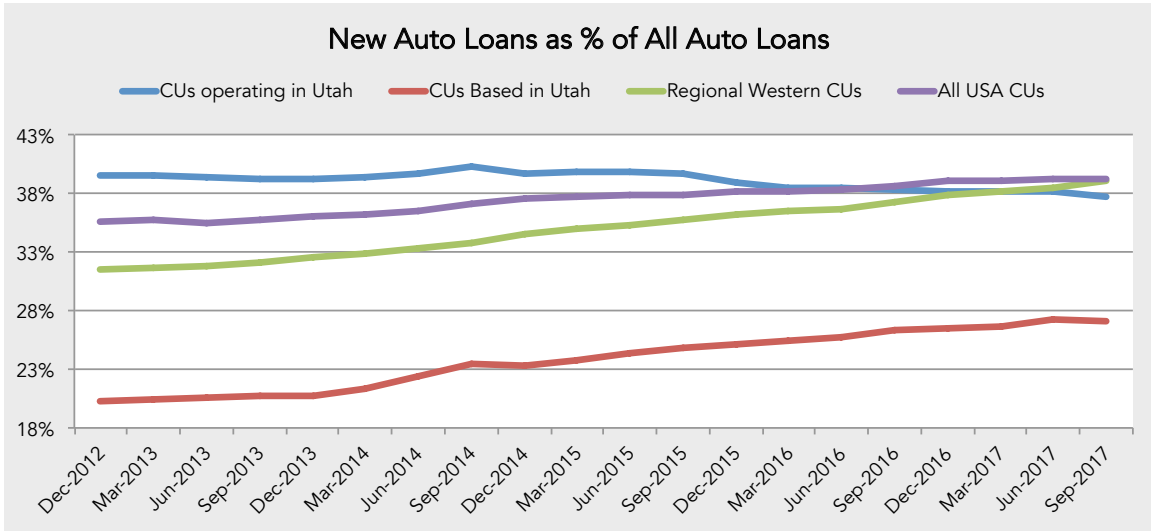
# Lending – Overview as of September 30, 2017



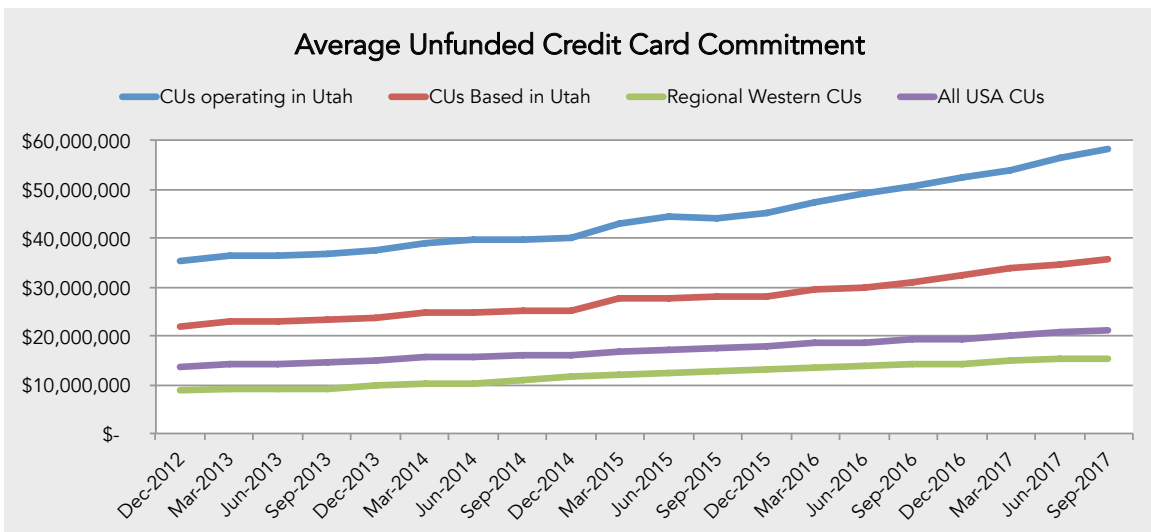
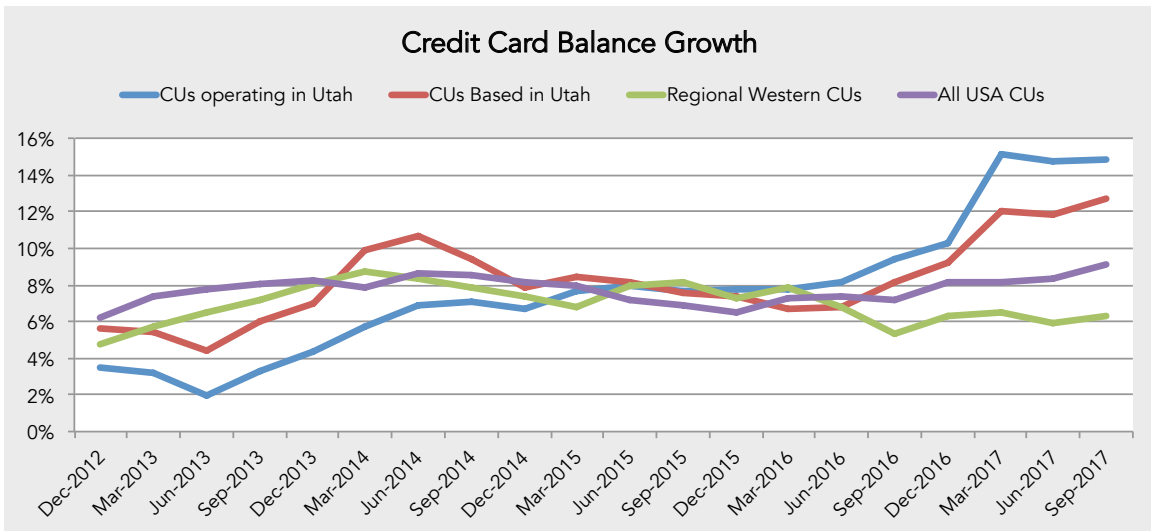
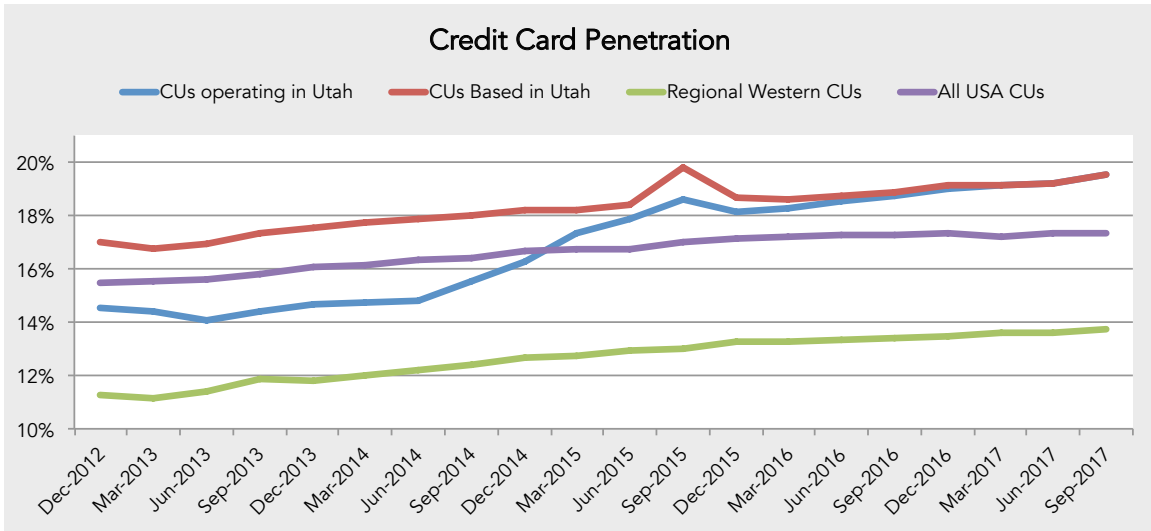
# Lending – Real Estate as of September 30, 2017



# Lending – Auto as of September 30, 2017

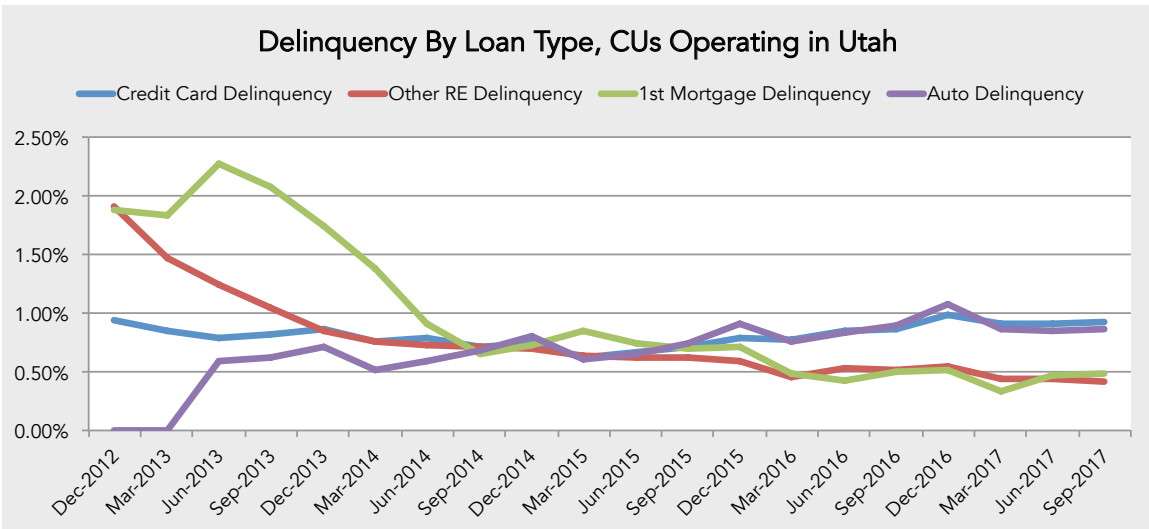
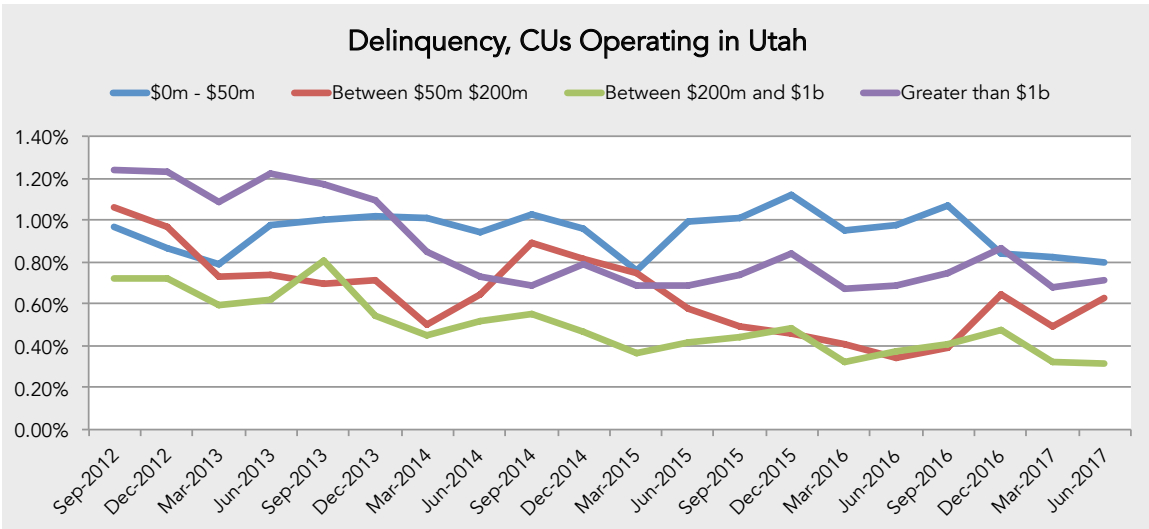
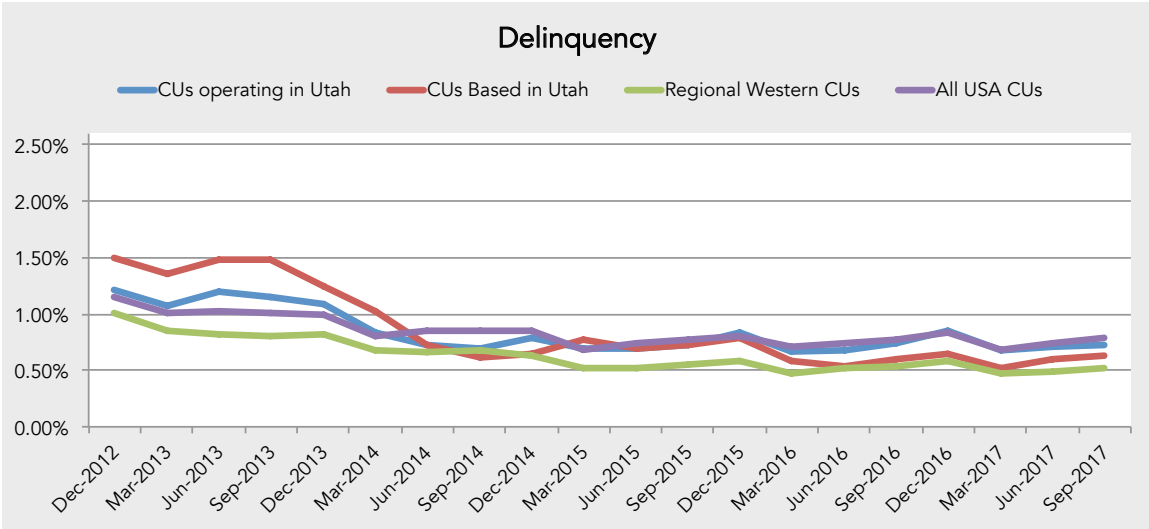


# Lending – Credit Cards as of September 30, 2017

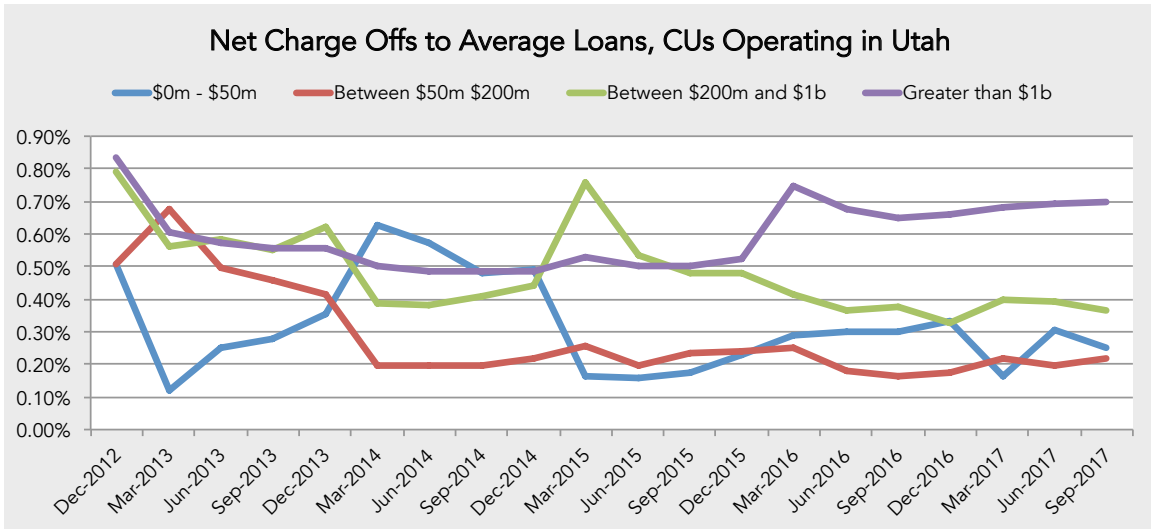
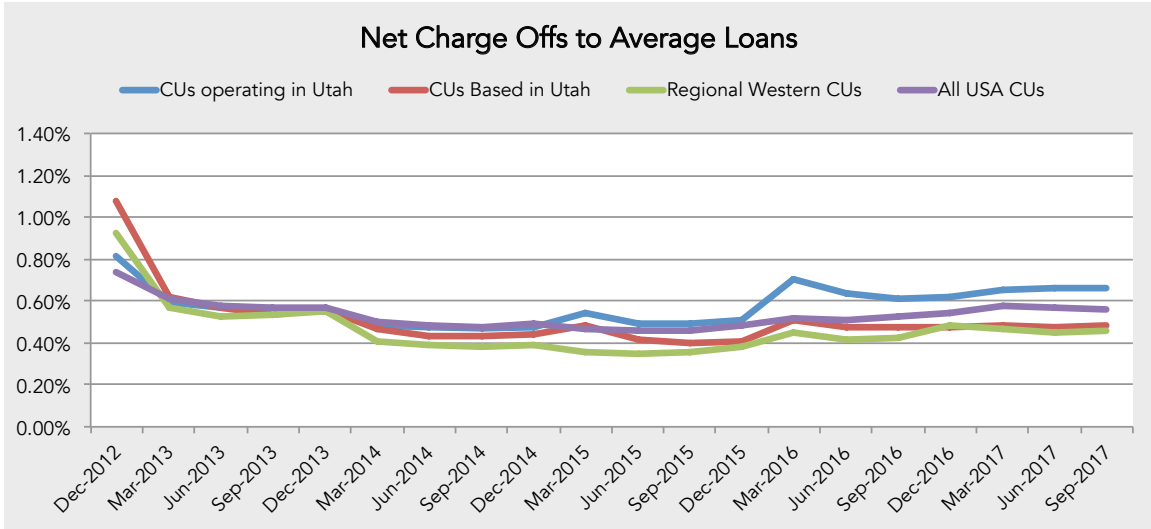




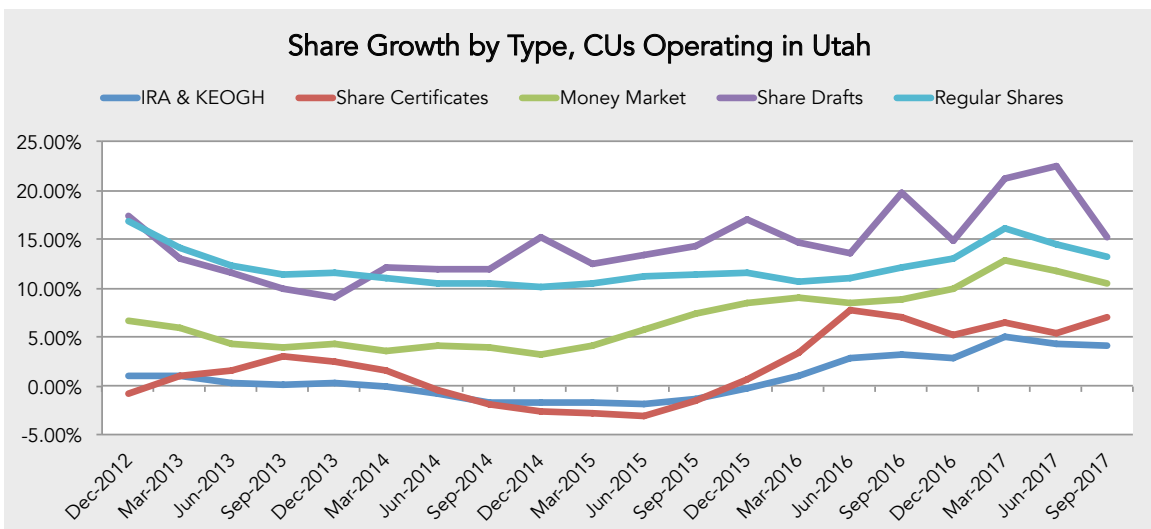
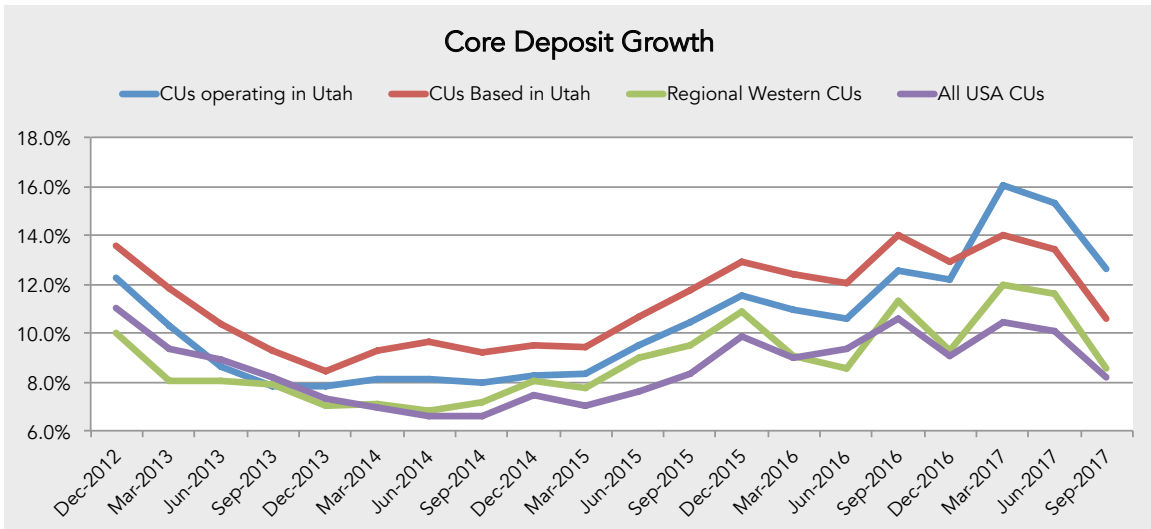
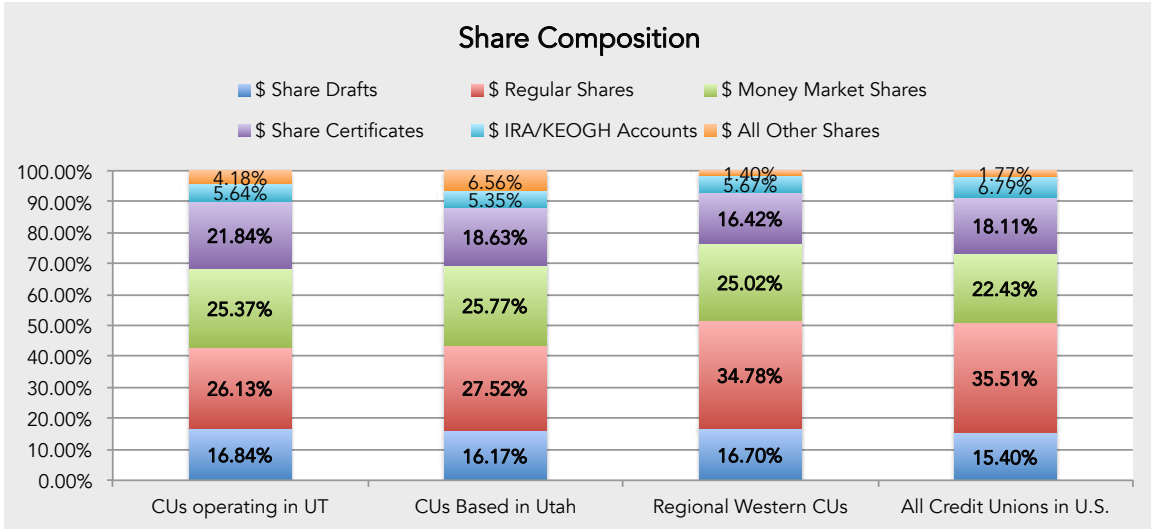
**Asset Quality** as of September 30, 2017



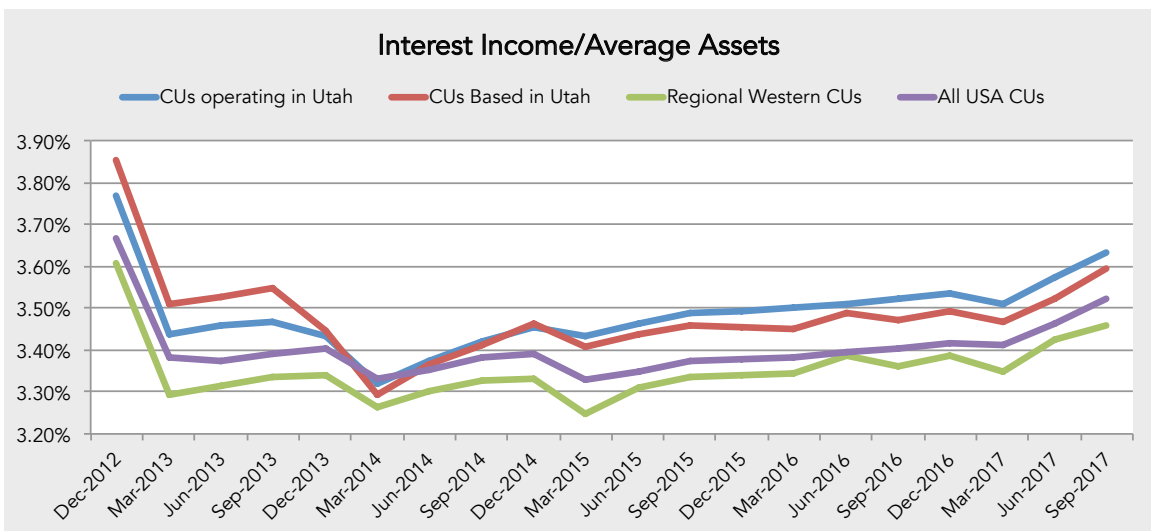
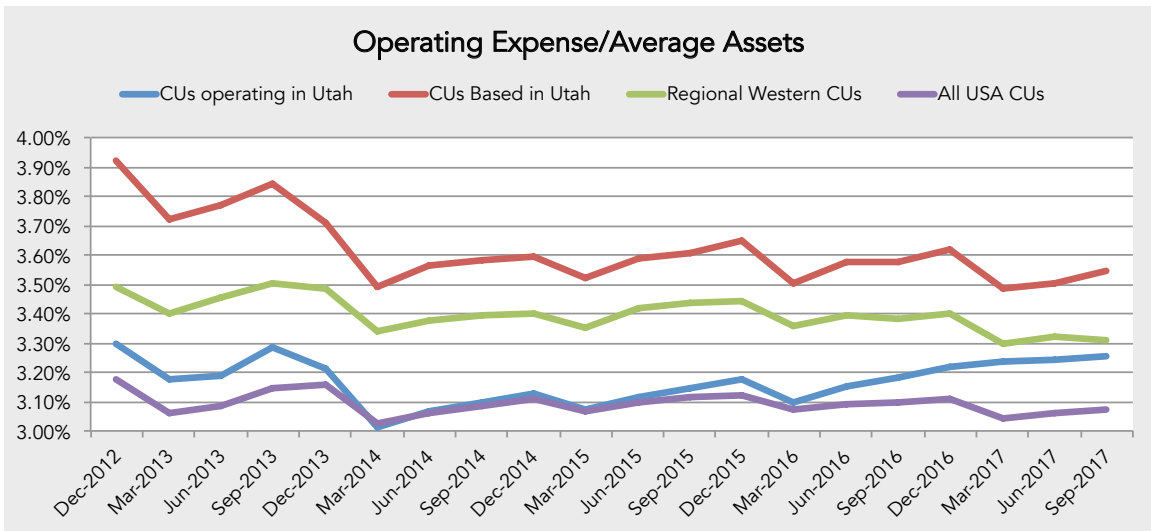
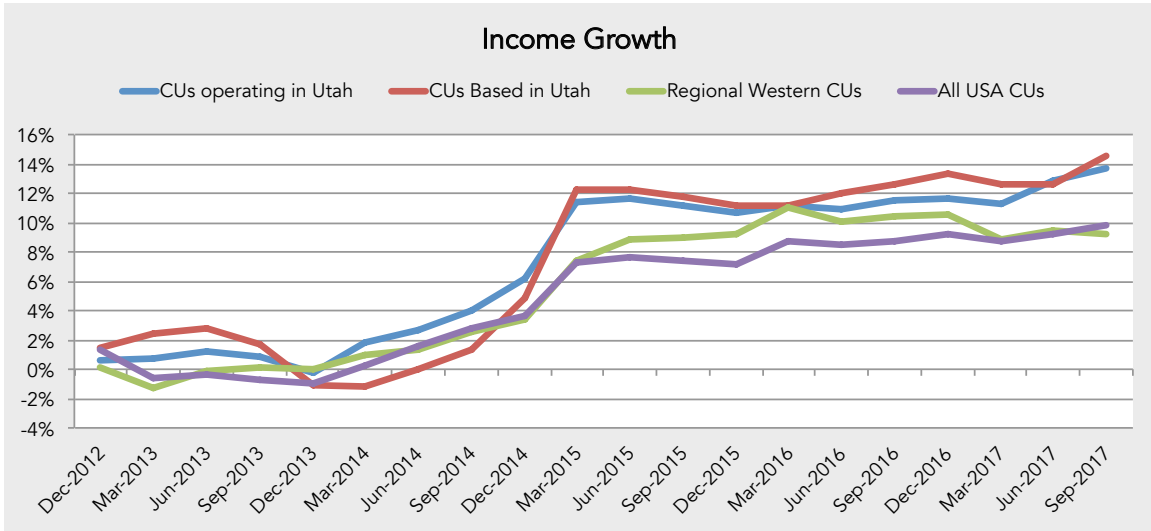
**Asset Quality – continued** as of September 30, 2017



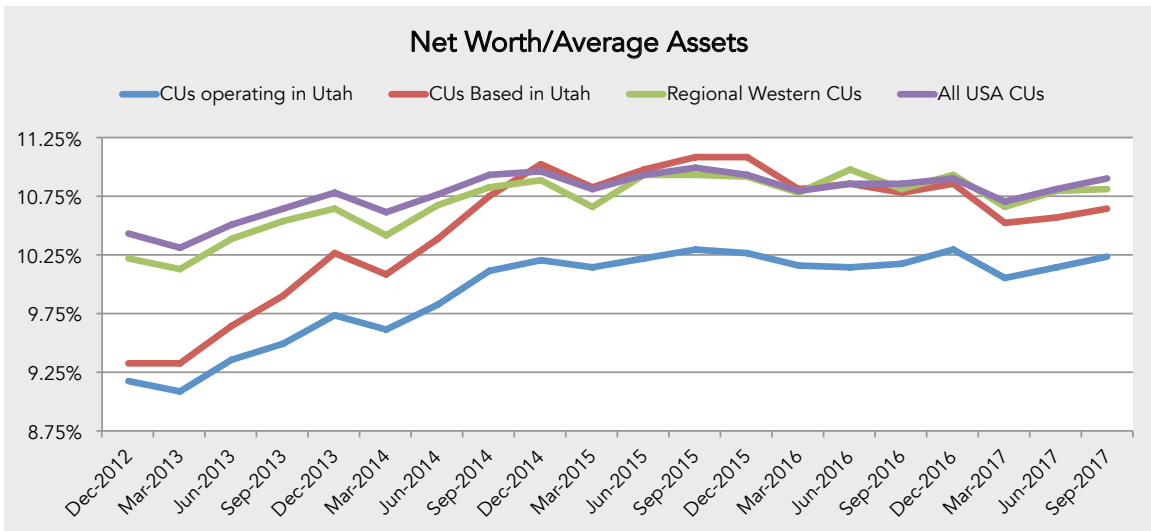
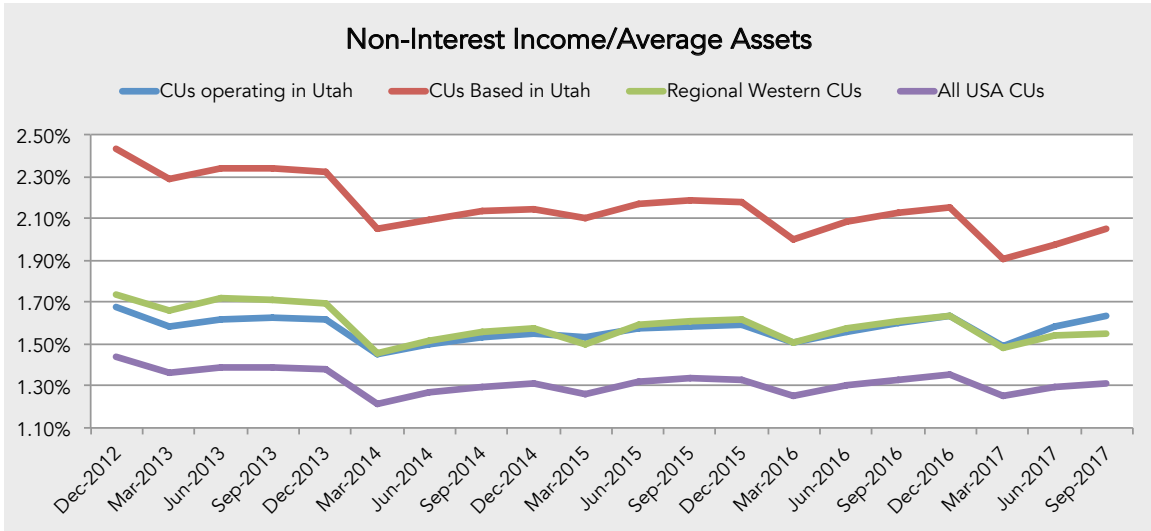
# Shares as of September 30, 2017



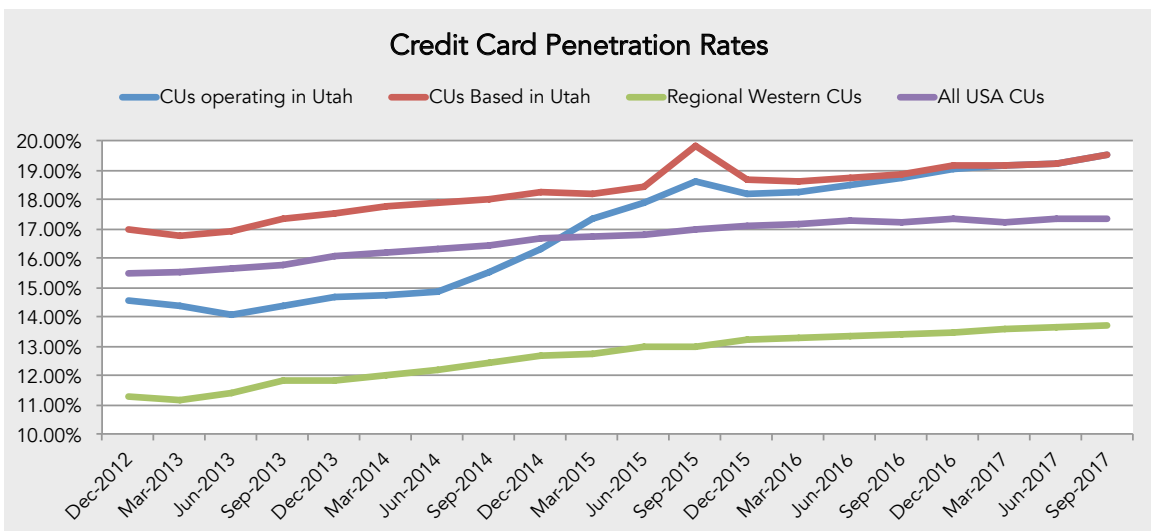
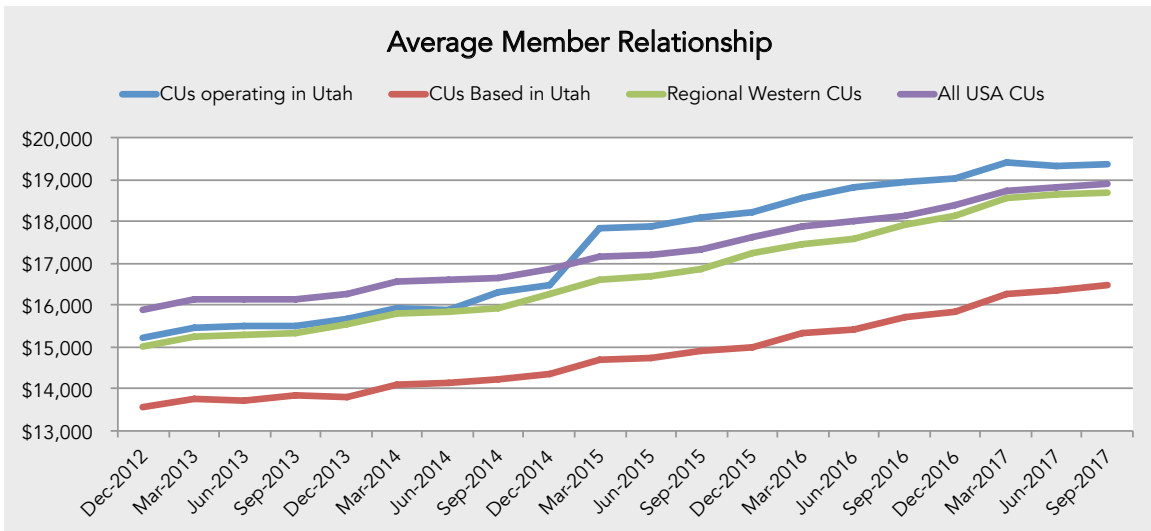
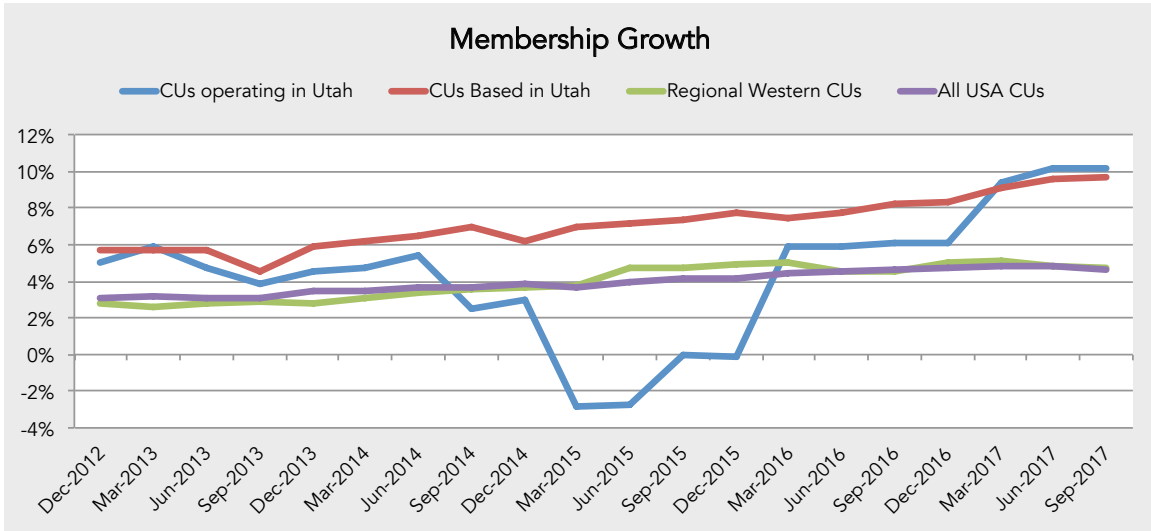
# Earnings as of September 30, 2017



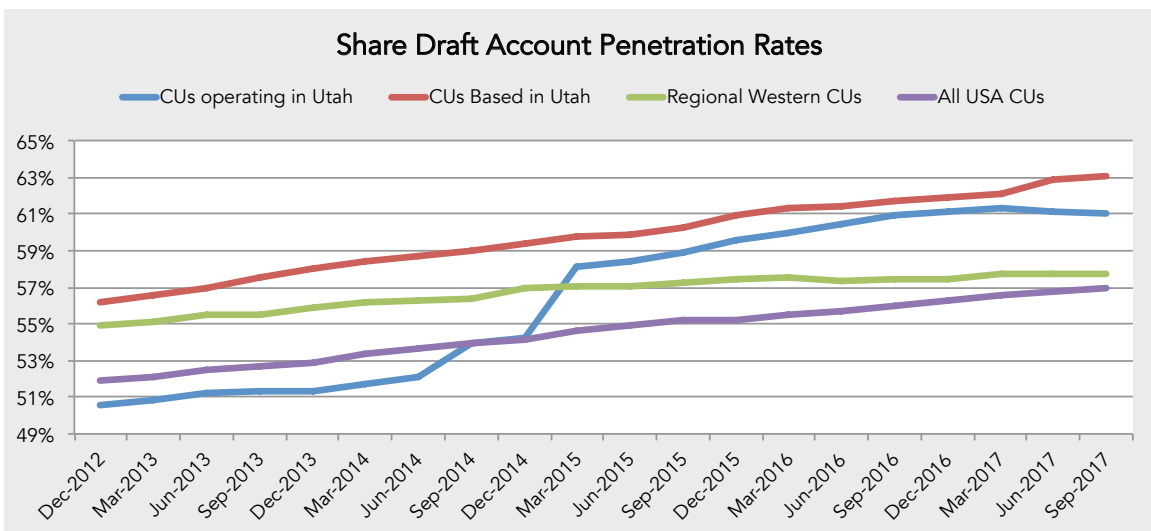
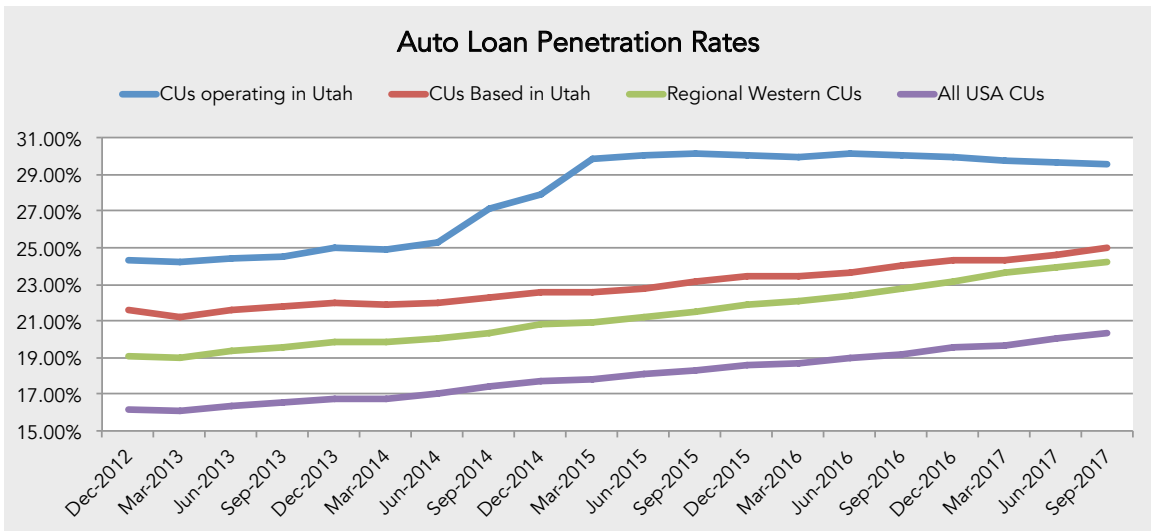
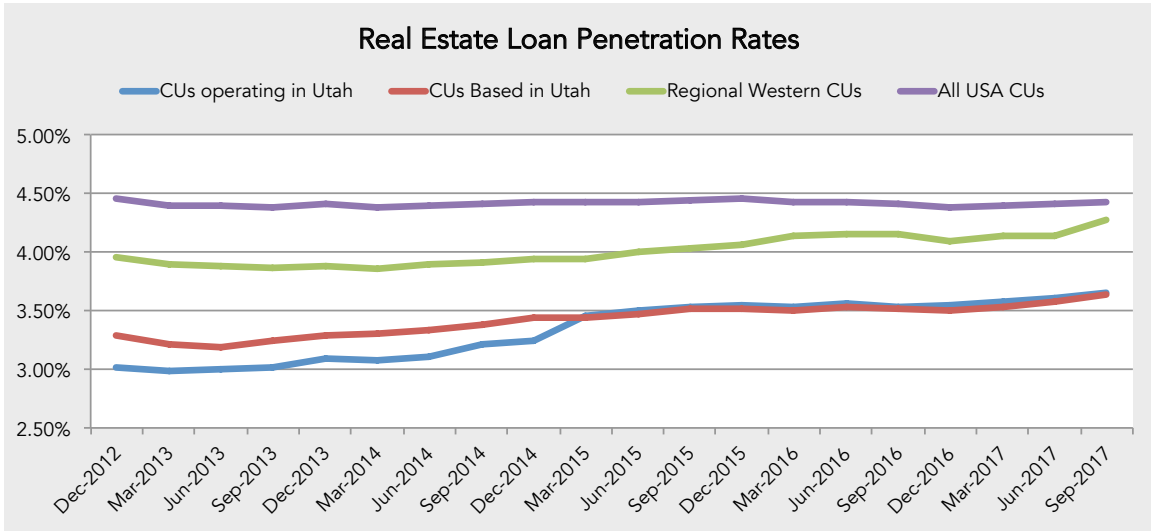
**Earnings – continued** as of September 30, 2017



# Members as of September 30, 2017



**Members – continued** as of September 30, 2017



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

	Sep-2016	Sep-2017	%Chg
<b>ASSETS</b>			
Cash & Cash Equivalents	\$110,370,426,385	\$101,499,806,248	-8.04
Government Securities	\$180,672,059,013	\$184,410,435,388	2.07
Corporate CU	\$2,876,803,241	\$3,233,087,506	12.38
Deposit in Banks and S&L's	\$39,136,684,521	\$36,022,983,299	-7.96
Mutual Funds	\$1,957,767,632	\$2,270,777,968	15.99
All Other Investments	\$43,545,568,868	\$45,322,369,629	4.08
<b>Total Investments</b>	<b>\$378,559,309,660</b>	<b>\$372,759,460,038</b>	<b>-1.53</b>
Real Estate Loans	\$425,085,085,617	\$468,279,537,097	10.16
Auto Loans	\$291,866,004,972	\$329,565,069,264	12.92
All Other Loans	\$136,705,079,017	\$149,648,350,388	9.47
<b>Total Loans</b>	<b>\$853,656,169,606</b>	<b>\$947,492,956,749</b>	<b>10.99</b>
(Loan Loss Allow)	\$(7,664,076,894)	\$(8,706,669,758)	-13.60
Foreclosed & Repossessed Property	\$874,293,173	\$823,310,024	-5.83
Land & Buildings	\$20,684,574,105	\$22,382,661,651	8.21
Other Fixed Assets	\$4,450,520,629	\$4,711,890,657	5.87
All Other Assets	\$36,579,977,123	\$40,532,317,739	10.80
<b>TOTAL ASSETS</b>	<b>\$1,287,139,870,361</b>	<b>\$1,379,995,927,100</b>	<b>7.21</b>
<b>LIABILITIES &amp; CAPITAL</b>			
Dividends Payable	\$193,530,916	\$221,262,829	14.33
Notes Payable	\$46,912,342,456	\$50,661,065,400	7.99
Reverse Repurchase Agreements	\$1,282,428,321	\$949,694,630	-25.95
Other Liabilities	\$13,971,793,129	\$15,970,846,198	14.31
<b>Total Liabilities</b>	<b>\$62,360,094,822</b>	<b>\$67,802,869,057</b>	<b>8.73</b>
Regular Shares & Deposits	\$399,080,728,112	\$434,250,398,404	8.81
Money Market Shares	\$246,173,767,319	\$261,295,145,472	6.14
Share Drafts	\$162,759,799,262	\$179,357,453,517	10.20
IRA & Keogh	\$78,850,852,740	\$79,042,967,177	0.24
Share Certificates	\$199,598,360,452	\$210,944,095,493	5.68
<b>Total Shares</b>	<b>\$1,086,463,507,885</b>	<b>\$1,164,890,060,063</b>	<b>7.22</b>
Regular Reserve	\$20,813,260,296	\$21,182,149,743	1.77
FASB 115 Val Reserves	\$(1,190,289,358)	\$(2,943,966,184)	-147.33
Undivided Earnings & Other Reserves	\$116,106,939,477	\$125,947,106,018	8.48
Equity Acquired in Merger	\$2,586,357,239	\$3,117,708,403	20.54
<b>Total Reserves &amp; Undivided Earnings</b>	<b>\$138,316,267,654</b>	<b>\$147,302,997,980</b>	<b>6.50</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$1,287,139,870,361</b>	<b>\$1,379,995,927,100</b>	<b>7.21</b>



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

	YTD 2016	YTD 2017	%Chg
<b>INCOME:</b>			
Loans	\$28,249,809,773	\$31,098,451,803	10.08
(Less Rebates)	\$(14,838,450)	\$(18,800,055)	-26.70
Investments	\$3,601,624,777	\$4,355,799,760	20.94
Fee Income	\$5,859,597,705	\$6,215,741,748	6.08
Trading + Other Operating	\$6,640,057,671	\$7,039,041,452	6.01
<b>Total Income</b>	<b>\$44,336,251,476</b>	<b>\$48,690,234,708</b>	<b>9.82</b>
<b>EXPENSES:</b>			
Employee Compensation & Benefits	\$14,754,715,710	\$15,849,779,400	7.42
Travel & Conference	\$283,902,151	\$300,484,135	5.84
Office Occupancy	\$1,936,527,280	\$2,045,009,987	5.60
Office Operations	\$5,407,220,254	\$5,716,592,713	5.72
Education & Promotional	\$1,068,668,521	\$1,165,399,485	9.05
Loan Servicing	\$2,052,582,456	\$2,148,651,423	4.68
Professional Services	\$2,313,943,199	\$2,485,581,785	7.42
Member Insurance	\$14,259,489	\$16,366,581	14.78
Operating Fees	\$112,208,853	\$134,222,315	19.62
Miscellaneous	\$1,071,059,218	\$1,055,185,332	-1.48
<b>Operating Expense Subtotal</b>	<b>\$29,015,087,131</b>	<b>\$30,917,273,156</b>	<b>6.56</b>
Provision for Loan Losses	\$3,561,807,412	\$4,660,918,104	30.86
Operating Exp. + Provision for Loan Losses	\$32,576,894,543	\$35,578,191,260	9.21
Non-Operating Gain (Loss)	\$426,374,759	\$296,942,412	-30.36
Income before Dividends	\$12,185,731,692	\$13,408,985,860	9.73
Interest on Borrowed Funds	\$668,202,772	\$833,726,483	24.77
Dividends	\$4,155,820,893	\$4,644,325,667	11.75
<b>Net Income Prior to Assessments</b>	<b>\$7,361,708,027</b>	<b>\$7,930,933,710</b>	<b>7.73</b>
Net NCUA Assessment Expenses	\$2,506,727	\$4,879,037	94.64
<b>Net Income</b>	<b>\$7,359,201,300</b>	<b>\$7,926,054,673</b>	<b>7.70</b>
<b>SELECTED OPERATING DATA:</b>			
Branches	20,663	20,795	0.64
Members	106,870,862	111,860,849	4.67
Potential Members	2,448,631,619	2,856,927,366	16.67
Employees	277,154	289,694	4.52
Members/FTE	386	386	0.14
Average Salary & Benefits/FTE	\$70,982	\$72,950	2.77
Total YTD Loan Originations	\$341,657,451,869	\$365,034,234,548	6.84

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

	US Totals *	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5761	2348	1078	744	715	337	252	287
Average Assets	\$239,541,039	\$7,476,060	\$32,217,894	\$71,710,271	\$160,185,541	\$356,741,956	\$703,563,758	\$3,004,550,658
<b>12-month growth</b>								
Net Worth Growth	7.65%	0.86%	2.96%	2.93%	4.46%	5.88%	6.89%	9.34%
Loan Growth	10.95%	3.02%	5.24%	6.24%	8.12%	8.95%	11.05%	12.16%
Share Growth	7.18%	1.34%	2.71%	3.32%	4.17%	5.30%	6.38%	8.73%
Member Growth	4.63%	-1.50%	-0.09%	0.54%	1.29%	3.16%	4.04%	6.80%
<b>Capital</b>								
Networth/Assets	10.90%	14.01%	12.09%	11.43%	10.91%	10.94%	10.98%	10.74%
Solvency Ratio	115.86%	116.89%	114.24%	113.47%	113.39%	114.06%	114.90%	116.87%
Allowance for Loan Losses/ Delinquent Loans	116.55%	73.18%	82.42%	82.66%	96.18%	108.29%	115.90%	125.79%
Delinquency Ratio	0.79%	1.51%	1.09%	1.02%	0.94%	0.77%	0.75%	0.75%
<b>Earnings</b>								
ROA	0.79%	0.18%	0.35%	0.36%	0.47%	0.60%	0.66%	0.94%
Non-Interest Income/Average Assets	1.01%	0.62%	0.81%	0.92%	1.07%	1.12%	1.12%	0.98%
Net interest Margin	2.98%	3.19%	3.06%	3.11%	3.16%	3.09%	3.08%	2.90%
Operating Expenses/Average Assets	3.07%	3.58%	3.52%	3.65%	3.69%	3.59%	3.47%	2.77%
Yield on Average Earning Assets	3.69%	3.60%	3.50%	3.62%	3.74%	3.71%	3.73%	3.69%
Cost of Funds	0.62%	0.36%	0.33%	0.35%	0.41%	0.46%	0.50%	0.73%
<b>Productivity</b>								
Income per member	\$435	\$198	\$275	\$318	\$370	\$391	\$436	\$488
Income per employee	\$224,100	\$110,188	\$150,682	\$157,146	\$168,628	\$182,273	\$200,737	\$268,894
Operating expense per member	\$276	\$166	\$220	\$248	\$278	\$283	\$303	\$280
Assets per employee	\$4,763,633	\$2,602,875	\$3,469,619	\$3,410,082	\$3,496,807	\$3,763,937	\$4,132,726	\$5,760,247
YTD Loan Originations/Employee	\$1,260,068	\$491,371	\$606,952	\$630,644	\$745,089	\$825,338	\$1,002,440	\$1,683,415
<b>Member Service Usage</b>								
Auto Loan Penetration	20.30%	14.42%	16.69%	19.24%	19.33%	19.48%	21.07%	21.05%
Share draft penetration	57%	24%	41%	48%	52%	55%	58%	61%
Credit card penetration	17.36%	5.20%	10.60%	11.98%	13.05%	14.50%	16.08%	20.47%
\$ Average share balance	\$10,327	\$5,282	\$7,307	\$7,996	\$8,840	\$9,240	\$10,119	\$11,492
# Loan and Share Accounts per member	2.47	1.87	2.14	2.25	2.35	2.38	2.45	2.59
<b>Lending Profile</b>								
Loans to Shares	81%	57%	59%	65%	73%	76%	83%	85%
Average Loan Balance	\$14,717	\$7,404	\$9,177	\$10,101	\$12,308	\$13,303	\$14,740	\$16,189
\$ Total Loans Outstanding/ Employees	\$3,270,668	\$1,265,513	\$1,794,495	\$1,933,898	\$2,239,399	\$2,489,570	\$2,920,833	\$4,091,969
% of RE loans to total loans	49.42%	17.80%	34.78%	39.45%	44.16%	45.98%	47.26%	52.30%

\*Includes 18 credit unions in USA territories.

# Consolidated Utah Credit Union Financial Statement as of September 30, 2017

For credit unions based in Utah.

	Sep-2016	Sep-2017	%Chg
<b>ASSETS</b>			
Cash & Cash Equivalents	\$2,019,809,561	\$1,998,457,270	-1.06
Government Securities	\$1,568,066,060	\$1,649,546,046	5.20
Corporate CU	\$31,415,855	\$41,044,185	30.65
Deposit in Banks and S&L's	\$428,426,752	\$387,441,163	-9.57
Mutual Funds	\$10,138,335	\$10,526,984	3.83
All Other Investments	\$645,457,889	\$616,857,086	-4.43
<b>Total Investments</b>	<b>\$4,703,314,452</b>	<b>\$4,703,872,734</b>	<b>0.01</b>
Real Estate Loans	\$5,843,920,968	\$6,867,093,601	17.51
Auto Loans	\$7,837,625,754	\$9,255,232,535	18.09
All Other Loans	\$2,827,930,147	\$3,161,693,603	11.80
<b>Total Loans</b>	<b>\$16,509,476,869</b>	<b>\$19,284,019,739</b>	<b>16.81</b>
(Loan Loss Allow)	\$(170,687,117)	\$(189,055,078)	-10.76
Foreclosed & Repossessed Property	\$45,204,444	\$41,327,539	-8.58
Land & Buildings	\$530,677,724	\$622,185,889	17.24
Other Fixed Assets	\$85,476,221	\$99,539,160	16.45
All Other Assets	\$581,750,225	\$673,476,116	15.77
<b>TOTAL ASSETS</b>	<b>\$22,285,212,818</b>	<b>\$25,235,366,099</b>	<b>13.24</b>
<b>LIABILITIES &amp; CAPITAL</b>			
Dividends Payable	\$5,276,693	\$6,387,140	21.04
Notes Payable	\$486,423,633	\$574,965,609	18.20
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$269,758,496	\$327,373,590	21.36
<b>Total Liabilities</b>	<b>\$761,458,822</b>	<b>\$908,726,339</b>	<b>19.34</b>
Regular Shares & Deposits	\$6,494,130,650	\$7,412,600,545	14.14
Money Market Shares	\$5,131,504,848	\$5,605,474,041	9.24
Share Drafts	\$3,161,490,721	\$3,517,396,739	11.26
IRA & Keogh	\$1,080,804,864	\$1,164,457,364	7.74
Share Certificates	\$3,349,841,328	\$4,051,718,407	20.95
<b>Total Shares</b>	<b>\$19,217,772,411</b>	<b>\$21,751,647,096</b>	<b>13.19</b>
Regular Reserve	\$237,769,332	\$241,630,066	1.62
FASB 115 Val Reserves	\$(84,682,309)	\$(102,558,514)	-21.11
Undivided Earnings & Other Reserves	\$2,121,097,905	\$2,391,688,399	12.76
Equity Acquired in Merger	\$31,796,657	\$44,232,713	39.11
<b>Total Reserves &amp; Undivided Earnings</b>	<b>\$2,305,981,585</b>	<b>\$2,574,992,664</b>	<b>11.67</b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>\$22,285,212,818</b>	<b>\$25,235,366,099</b>	<b>13.24</b>

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

For credit unions based in Utah.

	YTD 2016	YTD 2017	%Chg
<b>INCOME:</b>			
Loans	\$514,413,393	\$599,706,056	16.58
(Less Rebates)	\$(5,614)	\$(8,170)	-45.53
Investments	\$35,695,081	\$46,444,548	30.11
Fee Income	\$153,025,499	\$164,281,416	7.36
Trading + Other Operating	\$183,361,038	\$204,859,421	11.72
<b>Total Income</b>	<b>\$886,489,397</b>	<b>\$1,015,283,271</b>	<b>14.53</b>
<b>EXPENSES:</b>			
Employee Compensation & Benefits	\$292,994,411	\$333,140,250	13.70
Travel & Conference	\$6,483,171	\$6,912,757	6.63
Office Occupancy	\$38,288,021	\$43,041,409	12.41
Office Operations	\$98,546,806	\$110,601,681	12.23
Education & Promotional	\$23,400,644	\$27,971,700	19.53
Loan Servicing	\$58,814,329	\$64,556,457	9.76
Professional Services	\$25,153,660	\$27,350,701	8.73
Member Insurance	\$124,720	\$145,682	16.81
Operating Fees	\$1,723,297	\$2,232,881	29.57
Miscellaneous	\$20,627,591	\$21,932,975	6.33
<b>Operating Expense Subtotal</b>	<b>\$566,156,650</b>	<b>\$637,886,493</b>	<b>12.67</b>
Provision for Loan Losses	\$67,244,130	\$78,519,348	16.77
Operating Exp. + Provision for Loan Losses	\$633,400,780	\$716,405,841	13.10
Non-Operating Gain (Loss)	\$2,292,763	\$2,679,828	16.88
Income before Dividends	\$255,381,380	\$301,557,258	18.32
Interest on Borrowed Funds	\$3,322,424	\$5,247,428	57.94
Dividends	\$64,172,044	\$82,511,976	28.58
<b>Net Income Prior to Assessments</b>	<b>\$187,886,912</b>	<b>\$213,797,854</b>	<b>13.79</b>
Net NCUA Assessment Expenses	\$40,152	\$-	-100.00
<b>Net Income</b>	<b>\$187,846,760</b>	<b>\$213,797,854</b>	<b>13.82</b>
<b>SELECTED OPERATING DATA:</b>			
Branches	442	449	2
Members	2,271,207	2,491,286	10
Potential Members	37,172,032	46,435,479	25
Employees	6,573	7,163	9
Members/FTE	346	348	1
Average Salary & Benefits/FTE	\$59,438	\$62,011	4.33
Total YTD Loan Originations	\$10,796,835,004	\$12,256,405,186	13.52

## Utah Credit Union Peer Group Performance as of September 30, 2017

Note: this page includes 6 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	42	11	9	10
Average Assets	\$688,200,597	\$14,116,730	\$111,081,455	\$513,450,712	\$4,311,458,794
<b>12-month growth</b>					
Net Worth Growth	12.61%	4.61%	7.00%	10.15%	9.96%
Loan Growth	14.53%	8.08%	10.95%	16.26%	11.12%
Share Growth	11.00%	5.13%	5.59%	8.30%	8.30%
Member Growth	10.19%	-2.31%	2.13%	4.52%	8.22%
<b>Capital</b>					
Networth/Assets	10.24%	14.03%	11.83%	10.67%	10.10%
Solvency Ratio	114.41%	116.86%	113.61%	112.94%	114.56%
Allowance for Loan Losses/Delinquent Loans	128.14%	156.31%	115.99%	166.73%	126.08%
Delinquency Ratio	0.73%	0.72%	0.43%	0.38%	0.77%
<b>Earnings</b>					
ROA	0.90%	0.76%	0.96%	1.10%	0.87%
Non-Interest Income/Average Assets	1.24%	0.67%	1.05%	1.16%	1.24%
Net interest Margin	3.08%	3.23%	3.18%	3.10%	3.03%
Operating Expenses/Average Assets	3.25%	3.20%	3.43%	3.28%	3.20%
Yield on Average Earning Assets	3.83%	3.75%	3.80%	3.80%	3.78%
Cost of Funds	0.63%	0.47%	0.47%	0.57%	0.63%
<b>Productivity</b>					
Income per member	\$443	\$267	\$342	\$409	\$454
Income per employee	\$217,859	\$153,933	\$164,402	\$185,078	\$225,130
Operating expense per member	\$274	\$190	\$240	\$261	\$278
Assets per employee	\$4,340,248	\$3,497,951	\$3,461,462	\$3,738,719	\$4,464,132
YTD Loan Originations/Employee	\$1,662,953	\$826,202	\$885,317	\$1,401,792	\$1,739,484
<b>Member Service Usage</b>					
Auto Loan Penetration	29.59%	21.63%	24.19%	24.44%	30.55%
Share draft penetration	61%	33%	49%	57%	63%
Credit card penetration	19.51%	5.88%	15.90%	17.02%	20.21%
\$ Average share balance	\$9,899	\$6,852	\$8,433	\$9,646	\$10,043
# Loan and Share Accounts per member	2.75	2.02	2.53	2.67	2.79
<b>Lending Profile</b>					
Loans to Shares	93%	73%	78%	86%	95%
Average Loan Balance	\$13,173	\$11,266	\$10,393	\$12,158	\$13,397
\$ Total Loans Outstanding/Employees	\$3,440,787	\$2,202,482	\$2,362,591	\$2,833,228	\$3,579,681
% of RE loans to total loans	39.70%	30.20%	35.84%	41.35%	39.73%

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

as of September 30, 2017

CUs in group: 15

### 12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	59.16%	\$689,484
South Sanpete	11.62%	\$927,151
Tri-County	4.65%	\$113,806
The Credit Union For The Blind	2.03%	\$1,001,037
Sunnyside	1.68%	\$2,438,552
Valley Wide	0.51%	\$387,688

### Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	56.08%	\$270,309
Granite Furniture Employees	33.45%	\$1,015,654
Tri-County	30.37%	\$164,501
Employees First	26.98%	\$1,728,383
North Sanpete	26.23%	\$896,711
Dugway	25.34%	\$3,138,948
Presto Lewiston Employees	24.66%	\$376,294
Valley Wide	19.51%	\$480,018
The Credit Union For The Blind	19.50%	\$1,221,821
Uintah	15.07%	\$3,296,325

### 12-month loan growth

Credit Union	Loan Growth	Loans
Granite Furniture Employees	40.97%	\$894,095
Valley Wide	15.21%	\$411,997
Orem City Employees	0.33%	\$1,339,678
Provo Police & Fire Dept.	0.24%	\$1,786,838
Beckstrand and Associates	0.00%	\$25,740

### Return on Assets

Credit Union	ROA	Assets
Granite Furniture Employees	0.55%	\$1,015,654
Beckstrand and Associates	0.41%	\$270,309
Valley Wide	0.35%	\$480,018
South Sanpete	0.31%	\$1,018,802
Orem City Employees	0.28%	\$3,522,991
Tri-County	0.28%	\$164,501
North Sanpete	0.25%	\$896,711
Presto Lewiston Employees	0.21%	\$376,294
Provo Police & Fire Dept.	0.17%	\$2,874,326
Uintah	0.17%	\$3,296,325

### 12-month member growth

Credit Union	Mbr. Growth	members
Granite Furniture Employees	17.68%	193
South Sanpete	2.25%	182
Valley Wide	1.79%	171
North Sanpete	1.13%	449
Provo Police & Fire Dept.	0.73%	964
Utah Prison Employees	0.58%	1,386
Beckstrand and Associates	0.00%	21

### Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	129.68%	\$1,015,654
North Sanpete	115.44%	\$896,711
Valley Wide	106.27%	\$480,018
Presto Lewiston Employees	96.96%	\$376,294
Dugway	80.85%	\$3,138,948
Provo Police & Fire Dept.	70.36%	\$2,874,326
South Sanpete	64.82%	\$1,018,802
Utah Prison Employees	61.97%	\$3,966,191
Sunnyside	58.59%	\$2,676,112
Tri-County	56.59%	\$164,501

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

as of September 30, 2017

CUs in group: 27

### 12-month share growth

Credit Union	Share growth	Shares
City Center	23.99%	\$10,883,918
Kings Peak	22.93%	\$14,057,184
Grand County	19.31%	\$27,060,204
Education 1st	14.01%	\$29,455,751
Freedom	12.42%	\$30,380,074
Millard County	10.82%	\$31,825,675
Logan Cache Rich	10.48%	\$21,226,424
Meadow Gold Employees	9.79%	\$3,982,619
Logan Medical	6.59%	\$18,712,512
Firefighters	6.55%	\$35,375,347

### 12-month loan growth

Credit Union	Loan Growth	Loans
Kings Peak	36.17%	\$10,792,665
City Center	28.79%	\$11,339,652
Grand County	21.87%	\$24,983,729
P&S	18.70%	\$10,468,421
National JACL	17.72%	\$13,986,755
Varex	14.86%	\$7,450,570
Freedom	13.51%	\$27,303,802
Millard County	10.96%	\$20,057,798
Meadow Gold Employees	9.49%	\$3,167,519
CUP	8.09%	\$5,210,121

### 12-month member growth

Credit Union	Mbr. Growth	members
Grand County	11.13%	4,345
Varex	3.53%	1,321
City Center	2.92%	1,341
Freedom	2.47%	3,616
SEA	2.03%	904
Hi-land	1.88%	2,822
Devils Slide	1.01%	1,499
Millard County	0.97%	5,506
Local Union 354 IBEW	0.86%	2,589
Firefighters	0.77%	3,551

### Capital/Assets

Credit Union	Capital/Assets	Assets
Midvalley	36.32%	\$4,817,629
Nephi Western Employees	32.23%	\$33,165,017
SEA	23.15%	\$4,799,319
Meadow Gold Employees	22.31%	\$5,133,683
Hollyfrontier Employee's	19.81%	\$6,603,279
Hi-land	18.73%	\$49,361,489
Varex	16.84%	\$15,471,539
Gibbons and Reed Employees	16.57%	\$5,532,207
Desertview	16.32%	\$32,523,846
Logan Medical	15.70%	\$22,201,622

### Return on Assets

Credit Union	ROA	Assets
City Center	3.29%	\$12,264,252
San Juan	2.48%	\$18,137,088
Nephi Western Employees	1.79%	\$33,165,017
Hollyfrontier Employee's	1.37%	\$6,603,279
Hi-land	1.32%	\$49,361,489
Freedom	1.25%	\$34,435,150
Logan Medical	1.09%	\$22,201,622
Tanner Employees	0.97%	\$6,290,727
Kings Peak	0.87%	\$15,169,449
Local Union 354 IBEW	0.85%	\$24,780,108

### Loans/Shares

Credit Union	Loans/Shares	Assets
Nephi Western Employees	116.81%	\$33,165,017
Hollyfrontier Employee's	115.52%	\$6,603,279
City Center	104.19%	\$12,264,252
CUP	92.60%	\$6,606,694
Grand County	92.33%	\$29,659,813
Freedom	89.87%	\$34,435,150
Local Union 354 IBEW	88.51%	\$24,780,108
Meadow Gold Employees	79.53%	\$5,133,683
Devils Slide	78.23%	\$11,871,728
Tanner Employees	77.63%	\$6,290,727

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

as of September 30, 2017

CUs in group: 11

### 12-month share growth

Credit Union	Share growth	Shares
Pacific Horizon	9.78%	\$54,265,313
Alpine	9.25%	\$171,790,899
Utah Heritage	7.72%	\$58,957,184
Weber State	7.22%	\$102,836,478
Nebo	6.78%	\$70,557,221
Box Elder County	6.26%	\$94,600,275
Hercules	6.02%	\$63,210,757
Eastern Utah Community	5.33%	\$111,303,784
Transwest	2.35%	\$121,449,839
Members First	2.23%	\$102,437,610

### 12-month loan growth

Credit Union	Loan Growth	Loans
Hercules	35.58%	\$33,953,886
Alpine	22.83%	\$139,709,713
Horizon Utah	16.38%	\$81,391,605
Pacific Horizon	13.99%	\$50,539,638
Weber State	13.27%	\$93,655,890
Transwest	6.85%	\$104,458,965
Nebo	5.82%	\$65,485,642
Eastern Utah Community	5.43%	\$72,994,293
Members First	5.08%	\$75,557,814
Utah Heritage	1.40%	\$48,190,001

### 12-month member growth

Credit Union	Mbr Growth	members
Alpine	5.72%	22,262
Pacific Horizon	5.21%	7,740
Hercules	4.83%	5,361
Horizon Utah	4.73%	11,557
Nebo	3.43%	11,256
Transwest	1.18%	12,041
Weber State	1.05%	9,626
Box Elder County	0.17%	13,208

### Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	22.39%	\$122,080,516
Nebo	17.92%	\$85,905,779
Horizon Utah	11.26%	\$136,248,600
Members First	10.82%	\$116,675,439
Alpine	10.56%	\$193,201,536
Utah Heritage	10.25%	\$65,930,916
Pacific Horizon	10.02%	\$60,591,648
Eastern Utah Community	9.87%	\$123,478,251
Weber State	9.73%	\$114,463,150
Transwest	9.29%	\$133,871,270

### Return on Assets

Credit Union	ROA	Assets
Box Elder County	2.16%	\$122,080,516
Members First	1.78%	\$116,675,439
Nebo	1.50%	\$85,905,779
Utah Heritage	1.09%	\$65,930,916
Transwest	1.00%	\$133,871,270
Eastern Utah Community	0.93%	\$123,478,251
Pacific Horizon	0.90%	\$60,591,648
Weber State	0.58%	\$114,463,150
Alpine	0.57%	\$193,201,536
Horizon Utah	0.15%	\$136,248,600

### Loans/Shares

Credit Union	Loans/Shares	Assets
Pacific Horizon	93.13%	\$60,591,648
Nebo	92.81%	\$85,905,779
Weber State	91.07%	\$114,463,150
Transwest	86.01%	\$133,871,270
Utah Heritage	81.74%	\$65,930,916
Alpine	81.33%	\$193,201,536
Members First	73.76%	\$116,675,439
Box Elder County	71.94%	\$122,080,516
Horizon Utah	67.51%	\$136,248,600
Eastern Utah Community	65.58%	\$123,478,251



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

as of September 30, 2017

CUs in group: 19

### 12-month share growth

Credit Union	Share growth	Shares
Mountain America	18.56%	\$5,728,913,823
UNIFY Financial	15.41%	\$2,388,807,120
Goldenwest	15.09%	\$1,196,680,941
America First	14.16%	\$8,064,434,801
University	12.69%	\$845,782,068
Deseret First	8.97%	\$562,016,815
Utah First	8.92%	\$291,643,694
Utah Community	8.47%	\$1,105,031,249
Granite	8.43%	\$382,547,193
Cyprus	7.32%	\$750,423,991

### 12-month loan growth

Credit Union	Loan Growth	Loans
UNIFY Financial	31.36%	\$2,128,459,604
Deseret First	27.09%	\$503,090,750
Goldenwest	21.06%	\$1,021,107,843
Cyprus	20.14%	\$737,795,142
Mountain America	18.11%	\$5,948,053,113
Utah First	17.10%	\$286,049,281
America First	17.09%	\$6,707,090,107
University	15.99%	\$785,421,973
Wasatch Peaks	14.62%	\$245,624,596
Utah Community	13.33%	\$898,583,362

### 12-month member growth

Credit Union	Mbr. Growth	members
UNIFY Financial	16.58%	230,839
Mountain America	13.69%	703,617
Utah Community	13.58%	156,851
Goldenwest	12.68%	126,389
Deseret First	11.30%	65,583
America First	10.41%	884,223
Cyprus	6.63%	104,333
Delta Community	5.99%	366,647
Operating Engineers LU #3	4.72%	78,599
Utah First	3.88%	21,339

### Capital/Assets

Credit Union	Capital/Assets	Assets
American United Family Of Credit Unions	14.97%	\$201,182,306
Operating Engineers LU #3	14.88%	\$1,066,897,751
Goldenwest	14.67%	\$1,410,406,462
Utah Power	13.20%	\$638,087,493
Utah First	12.38%	\$336,403,991
Delta Community	12.34%	\$5,556,131,043
Cyprus	11.45%	\$850,213,943
Utah Community	11.37%	\$1,262,281,713
Chevron	11.33%	\$3,154,802,887
America First	11.08%	\$9,165,782,660

### Return on Assets

Credit Union	ROA	Assets
American United Family Of Credit Unions	2.26%	\$201,182,306
Utah First	1.90%	\$336,403,991
Mountain America	1.46%	\$6,961,040,212
Goldenwest	1.29%	\$1,410,406,462
Cyprus	1.23%	\$850,213,943
Operating Engineers LU #3	1.23%	\$1,066,897,751
America First	1.13%	\$9,165,782,660
Granite	1.02%	\$442,073,175
University	0.97%	\$951,038,344
Utah Power	0.92%	\$638,087,493

### Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	113.53%	\$9,568,357,169
Mountain America	103.83%	\$6,961,040,212
Cyprus	98.32%	\$850,213,943
Utah First	98.08%	\$336,403,991
American United Family Of Credit Unions	94.92%	\$201,182,306
University	92.86%	\$951,038,344
Chevron	92.84%	\$3,154,802,887
Wasatch Peaks	91.14%	\$301,075,908
Delta Community	90.06%	\$5,556,131,043
Deseret First	89.52%	\$626,799,892