

4Q 2017

Utah Credit Union Performance Summary

UTAH'S
CREDIT
UNIONS



4th 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 December 31, 2017

	US CUs*	UT CUs**	UT as % of Industry
Number of CUs	5,674	66	1.16%
Federal Chartered CUs	3,484	33	0.95%
State-Chartered CUs, NCUSIF insured	2,074	33	1.59%
State-Chartered CUs, ASI insured	116	-	0.00%
Total State Chartered CUs	2,190	33	1.51%
Total Members	112,488,021	2,534,828	2.25%
Members, average per CU	19,825	38,406	193.73%
# of Mergers/Liquidations YTD	235	2	0.85%
Total Assets	\$1,393,939,092,821	\$25,506,080,789	1.83%
Total Loans	\$966,960,983,842	\$19,886,691,362	2.06%
Total Shares	\$1,162,164,180,297	\$21,691,224,223	1.87%
Total Capital	\$157,815,577,294	\$2,812,442,671	1.78%
Average Asset Size	\$245,671,324	\$386,455,770	157.31%

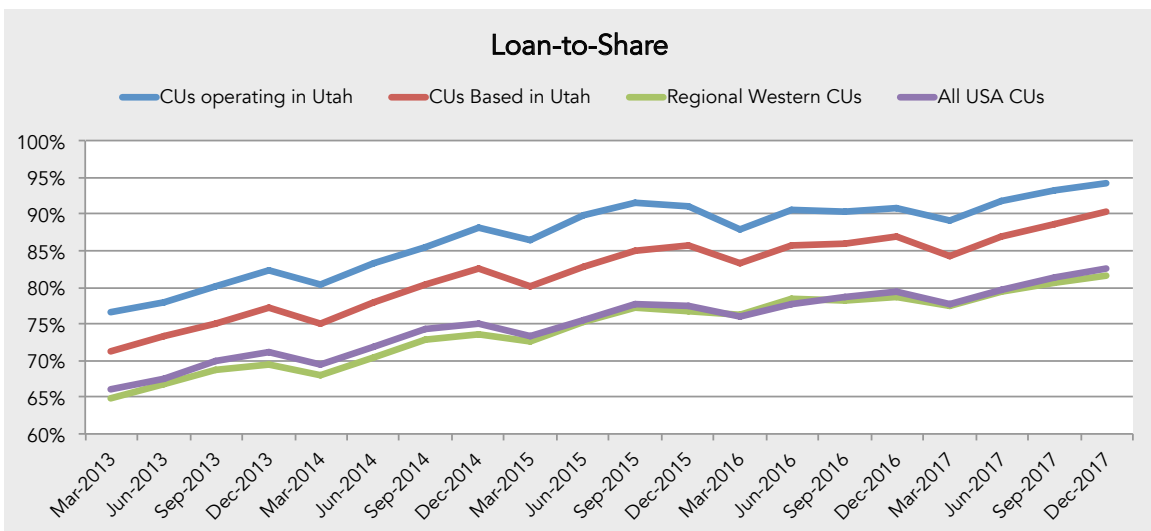
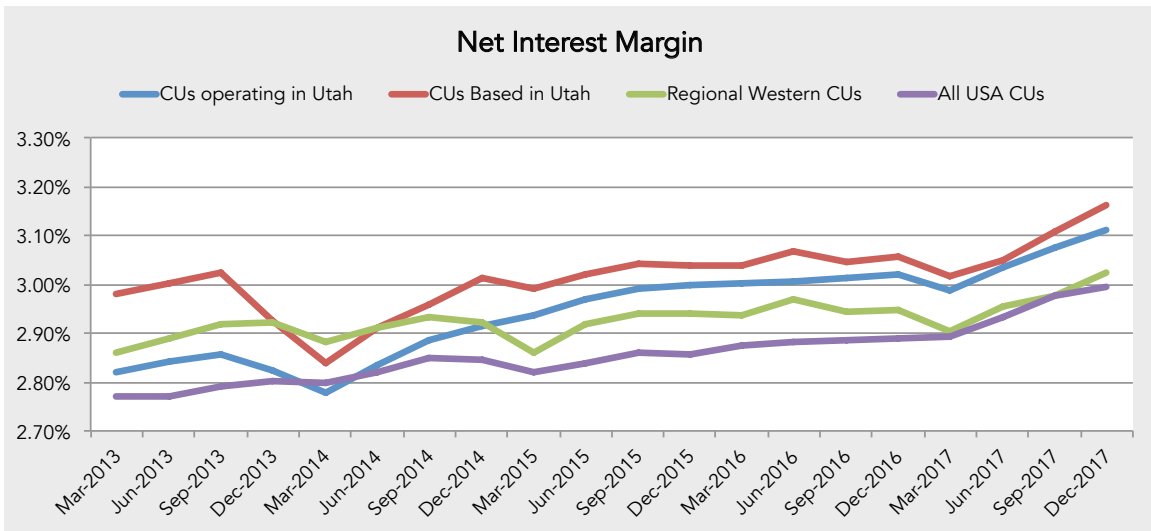
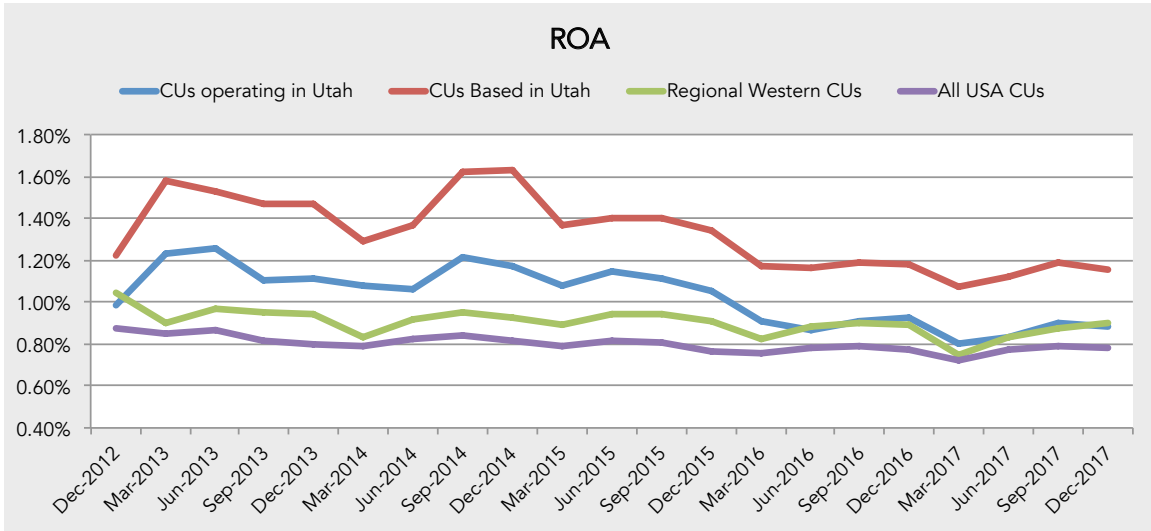
	As a % of Average Assets	
	US CUs	UT CUs**
Interest Income (annualized)	3.56%	3.67%
Interest Expense (annualized)	0.57%	0.51%
Net Interest Margin	2.99%	3.16%
Loss Provisions (annualized)	0.48%	0.49%
Operating Expenses (including stabilization expenses)	3.09%	3.62%
Non-interest income (annualized)	1.36%	2.10%
ROA	0.78%	1.16%

	US CUs	UT CUs
12-month loan growth	10.50%	16.79%
12-month share growth	6.56%	12.34%
12-month capital growth	8.30%	11.43%
12-month asset growth	7.12%	12.37%
Loans/Shares	82.46%	90.40%
Net Worth/Assets	10.96%	10.79%
Capital/Assets	11.32%	11.03%
Delinquency Ratio	0.81%	0.71%
Average Loan Balance	\$14,814	\$11,635
Average Share Balance	\$10,327	\$8,557

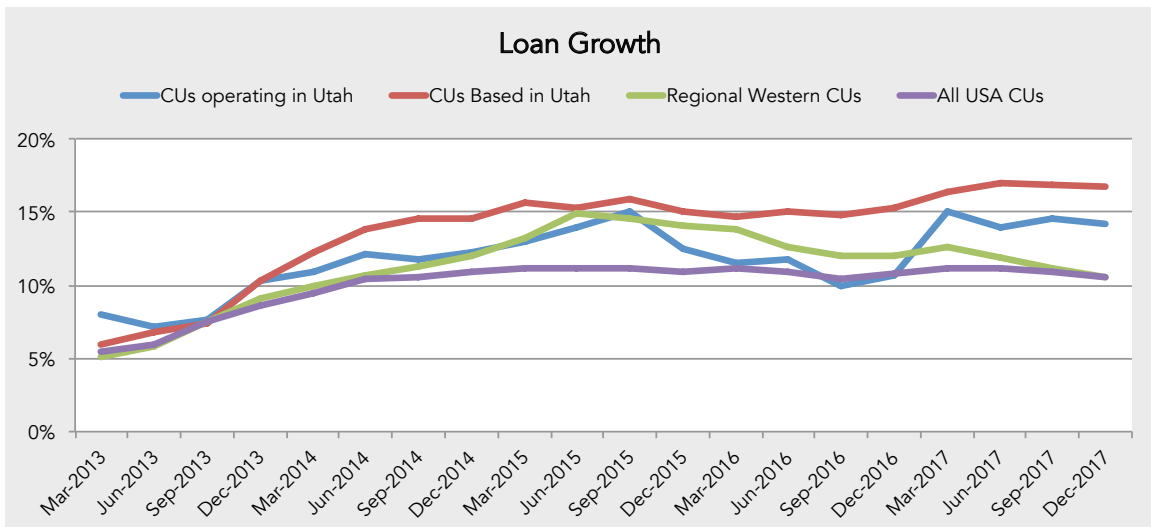
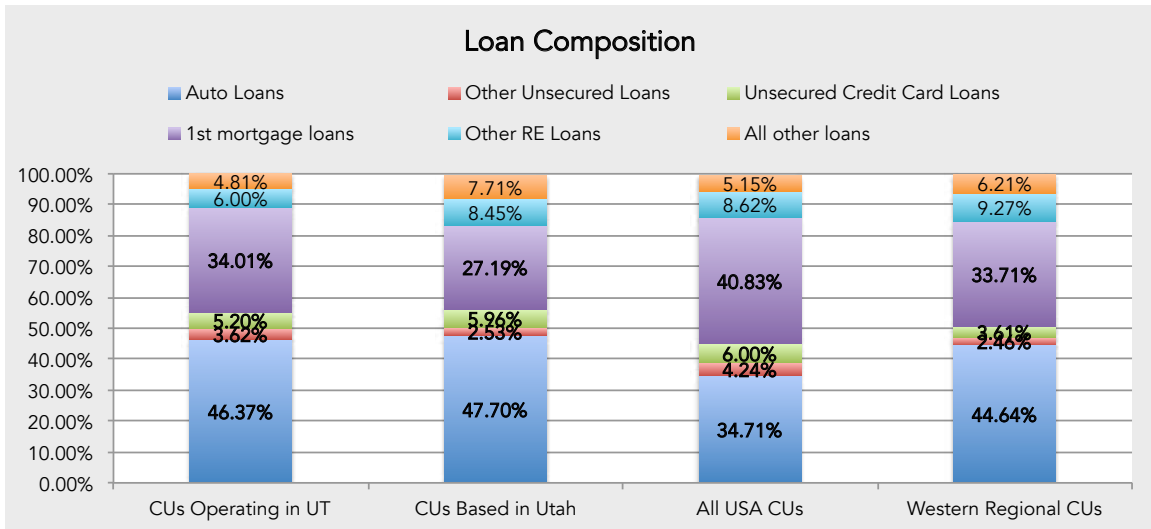
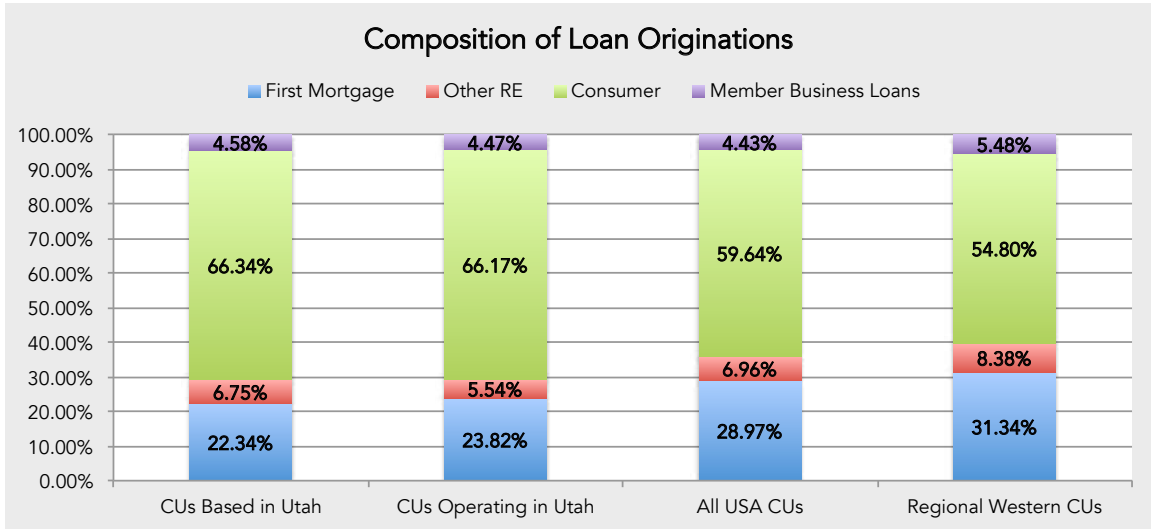
* Excludes 15 credit unions in Puerto Rico, the Virgin Islands, and Guam

** Credit unions based in Utah

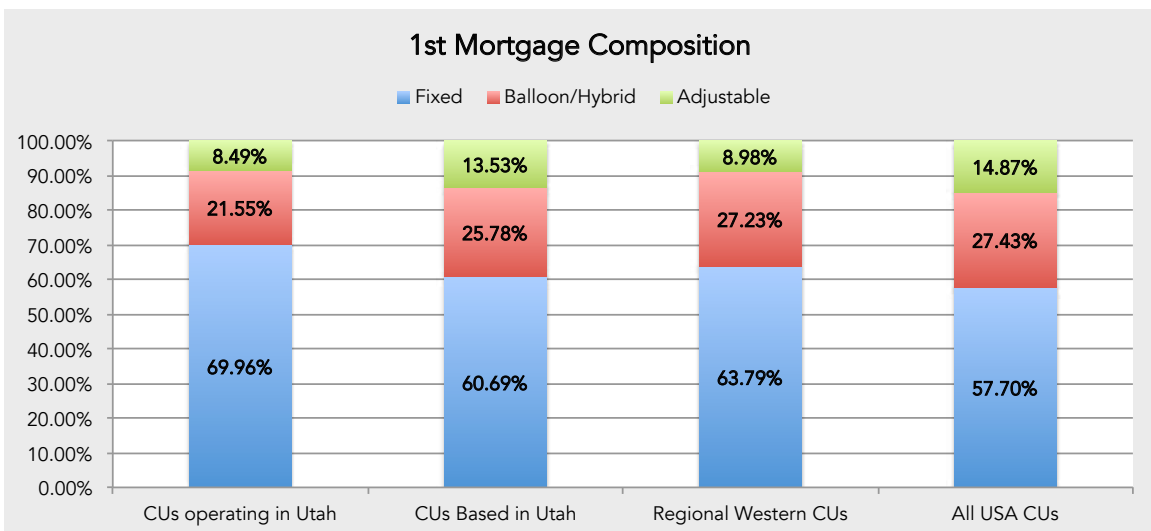
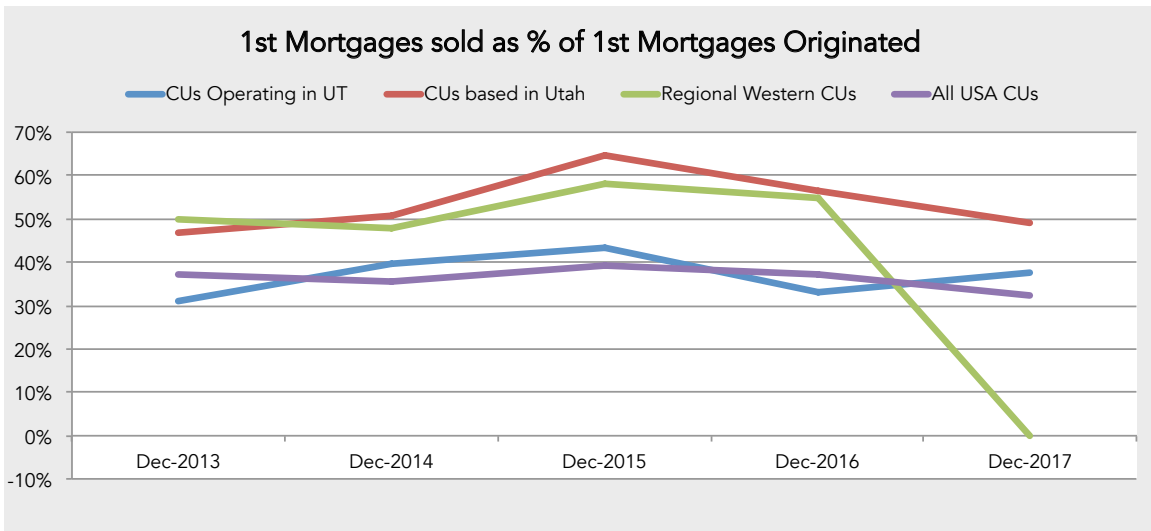
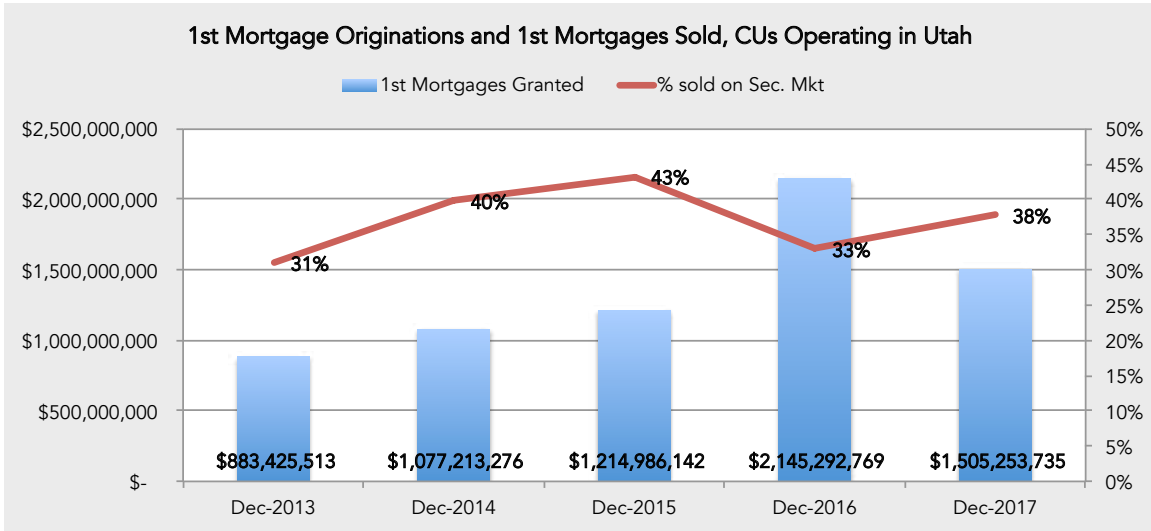
Key Ratios as of December 31, 2017



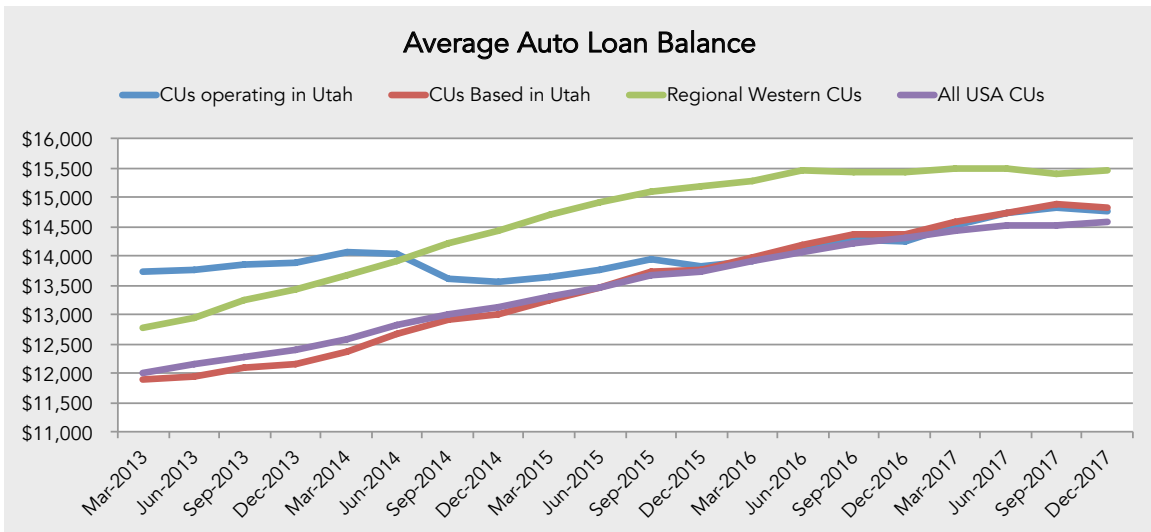
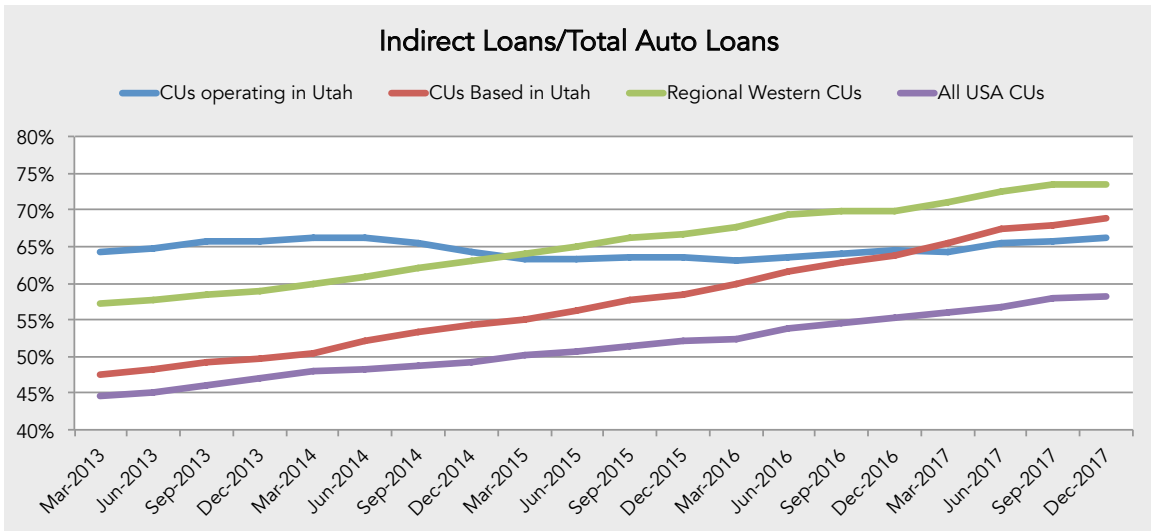
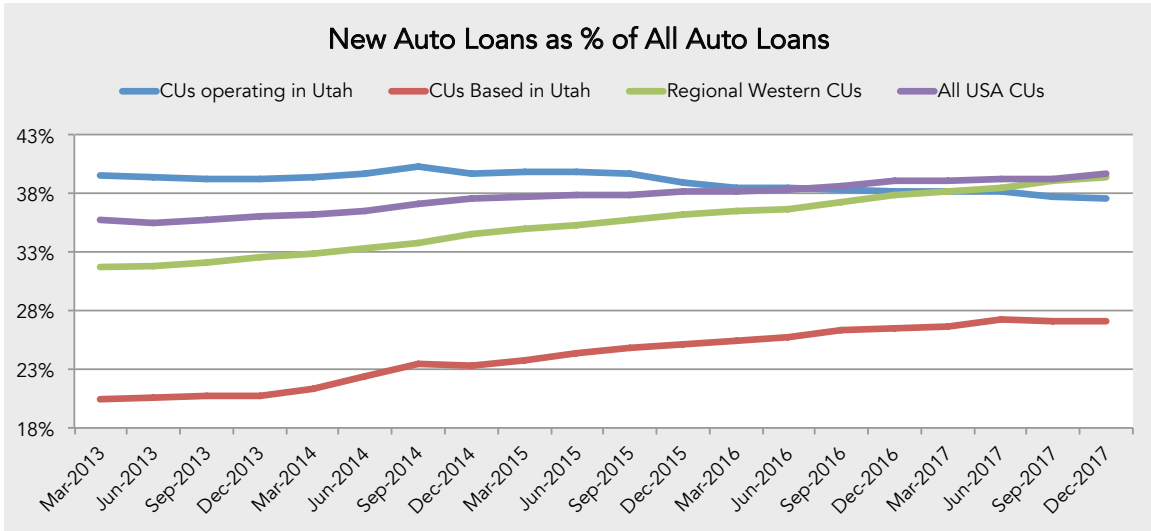
Lending – Overview as of December 31, 2017



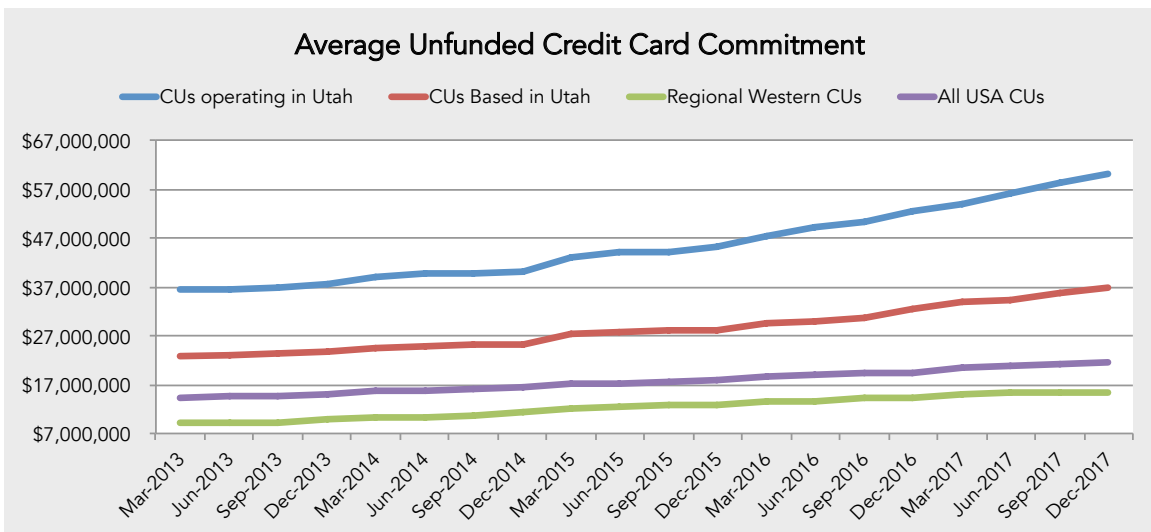
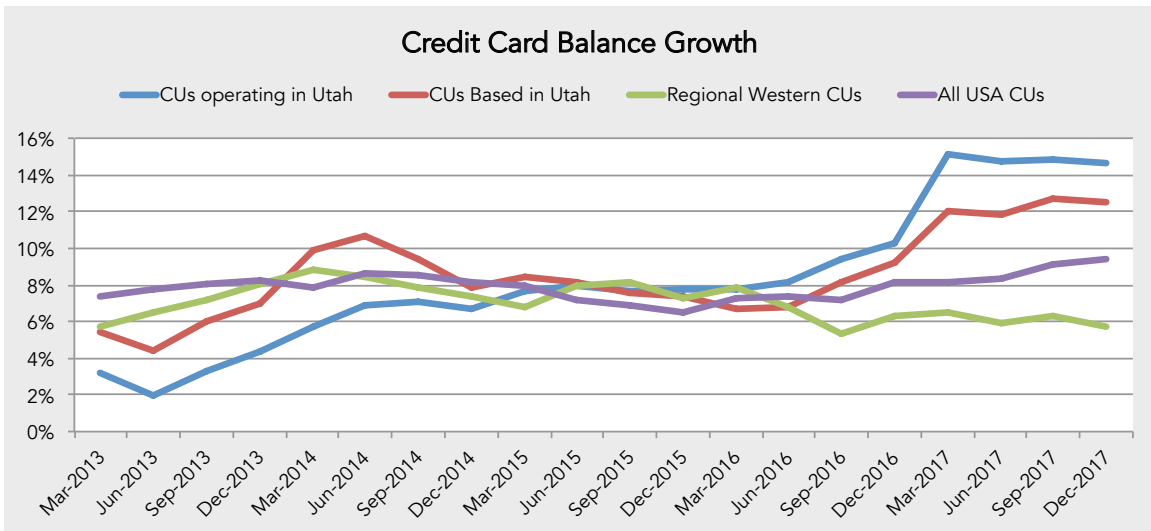
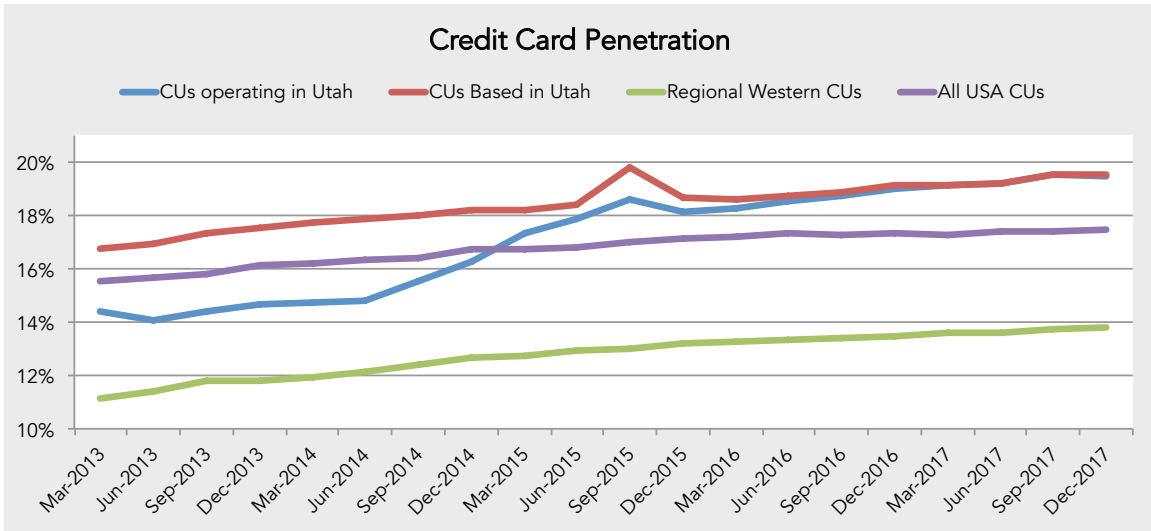
Lending – Real Estate as of December 31, 2017



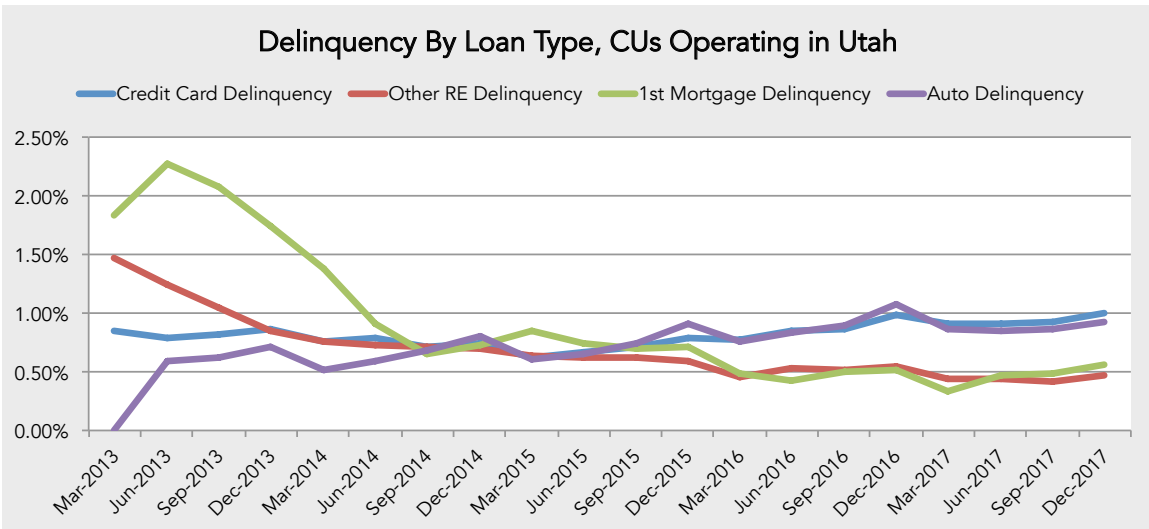
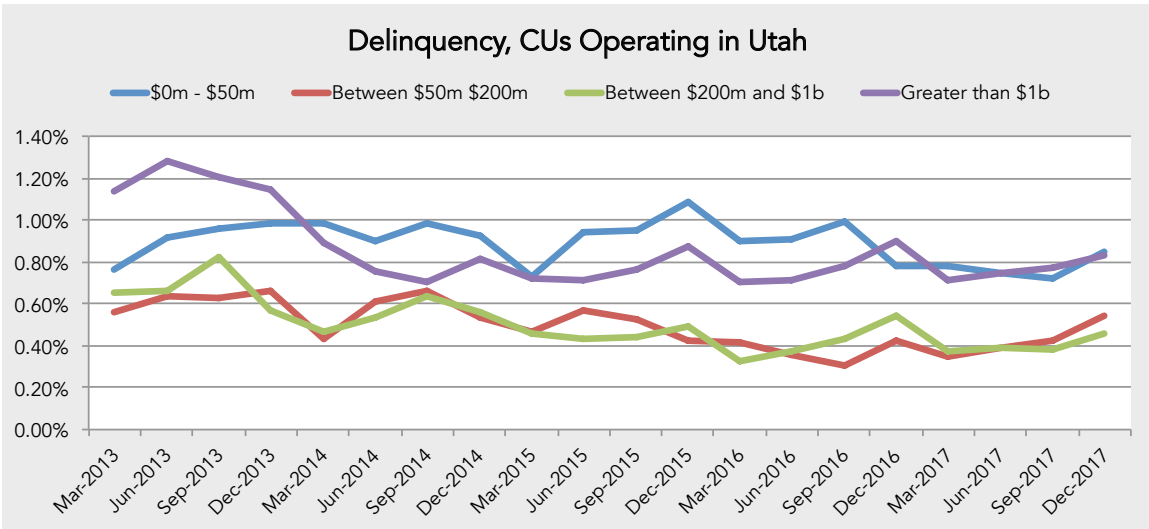
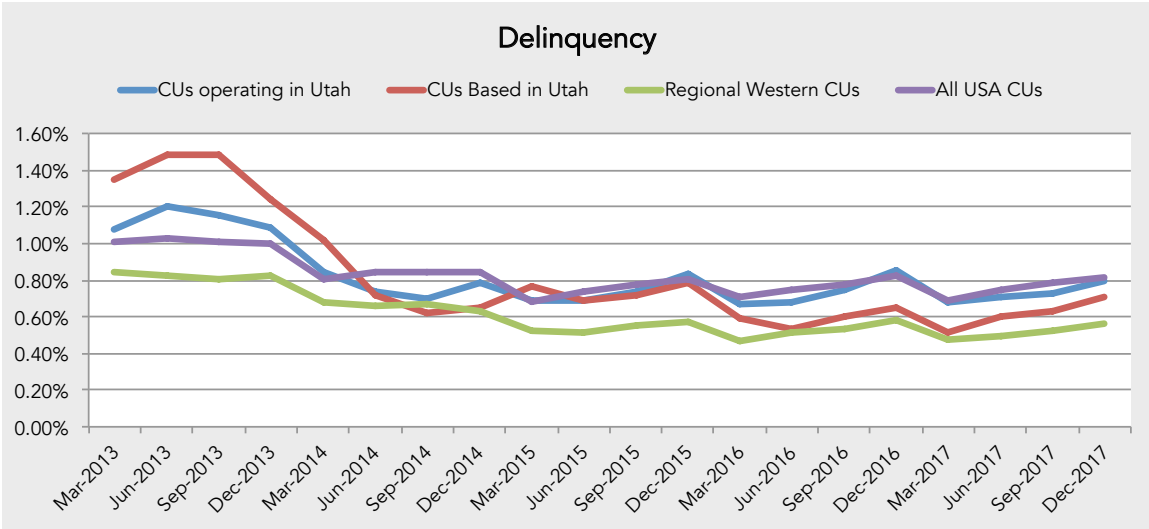
Lending – Auto as of December 31, 2017



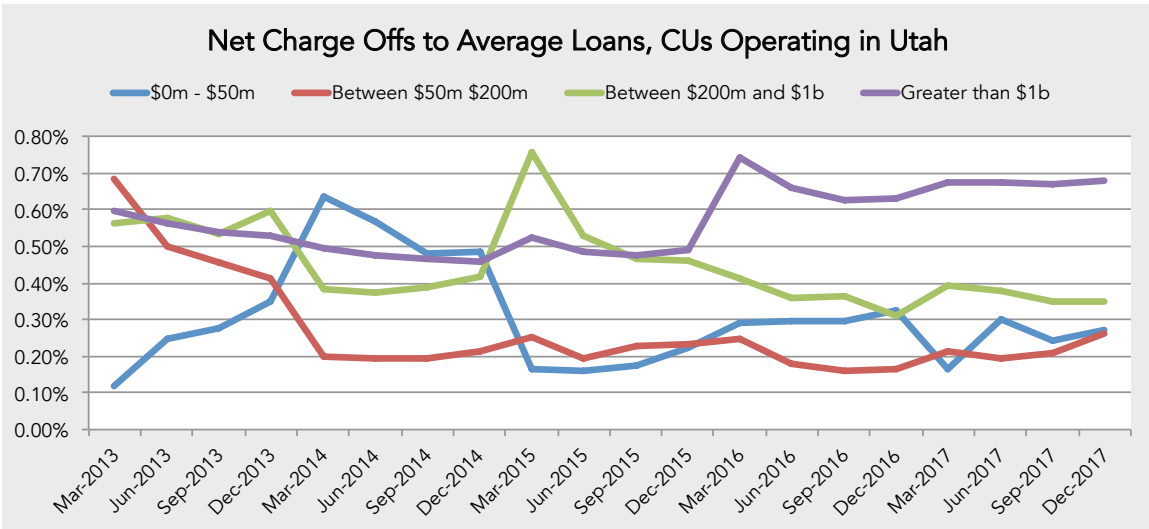
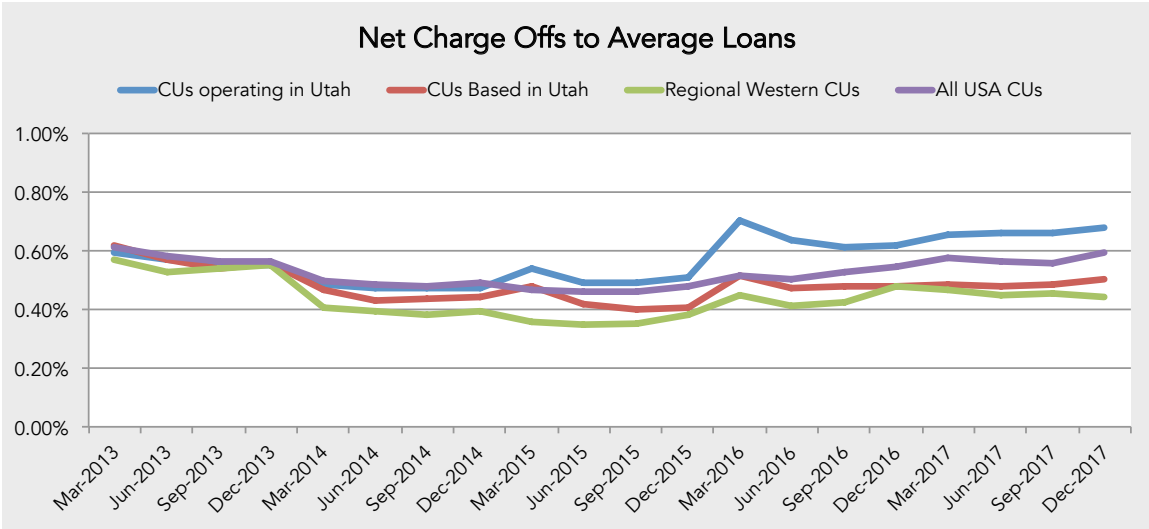
Lending – Credit Cards as of December 31, 2017



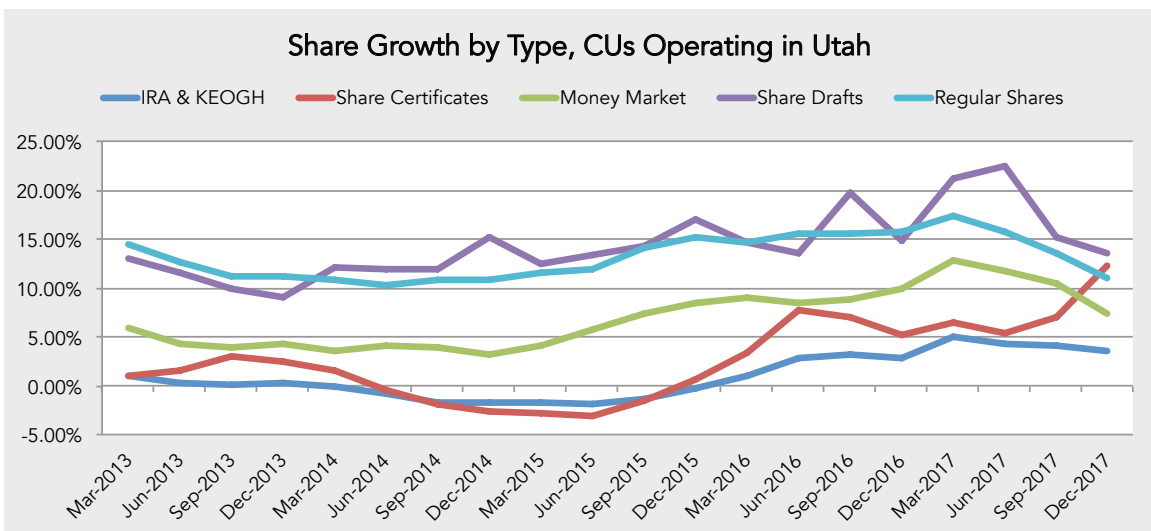
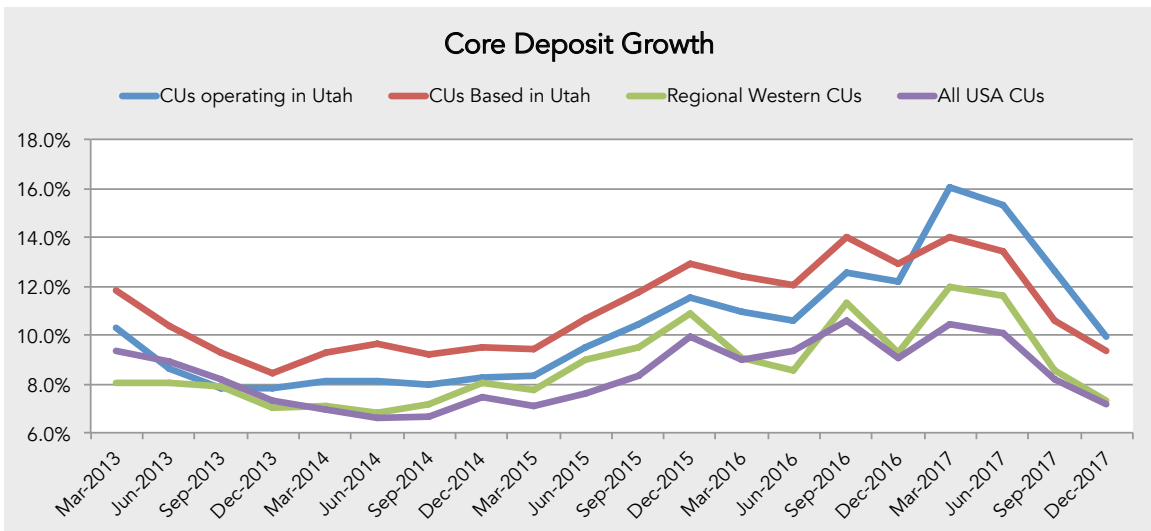
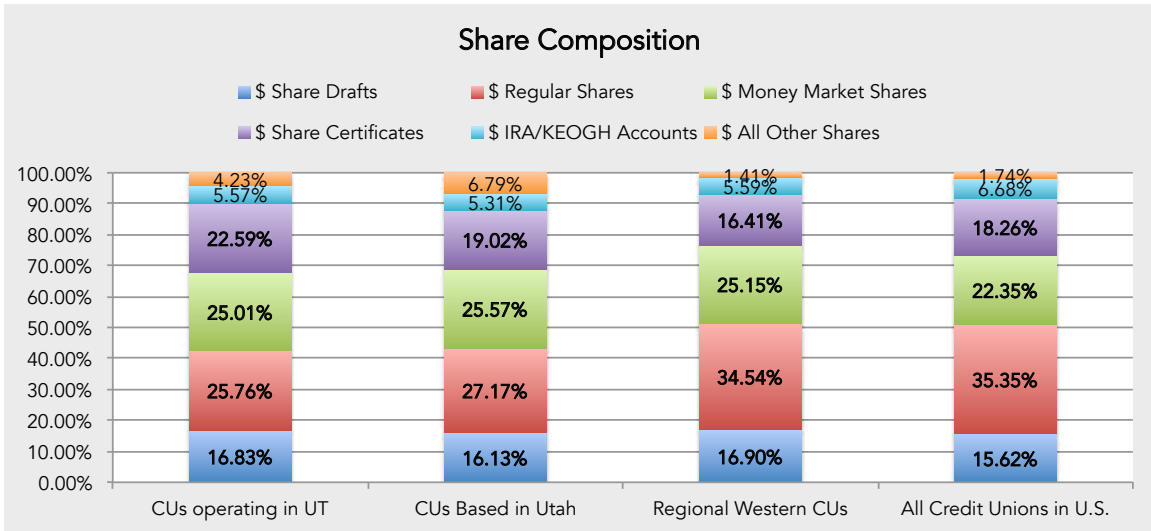
Asset Quality as of December 31, 2017



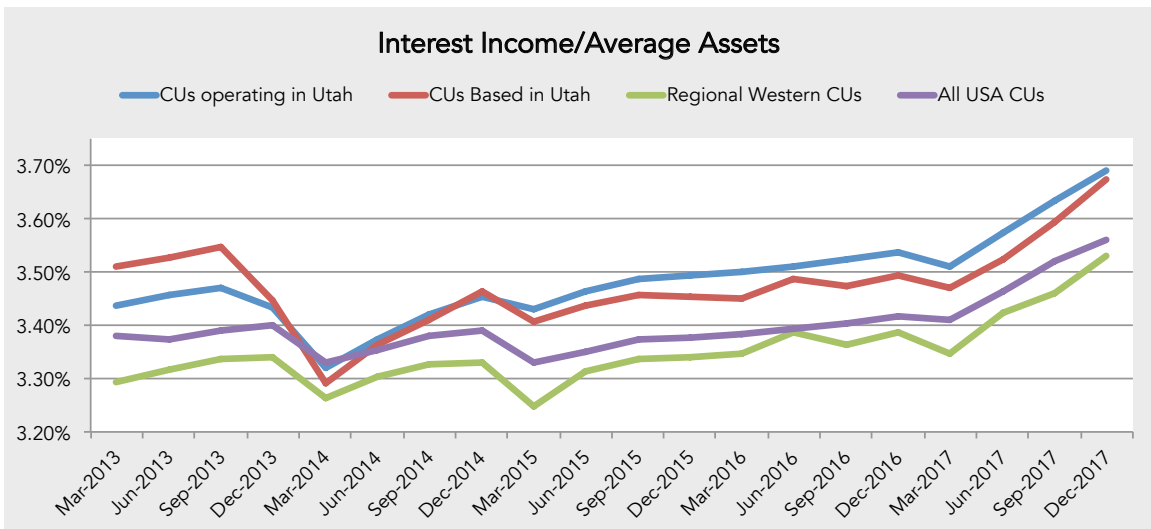
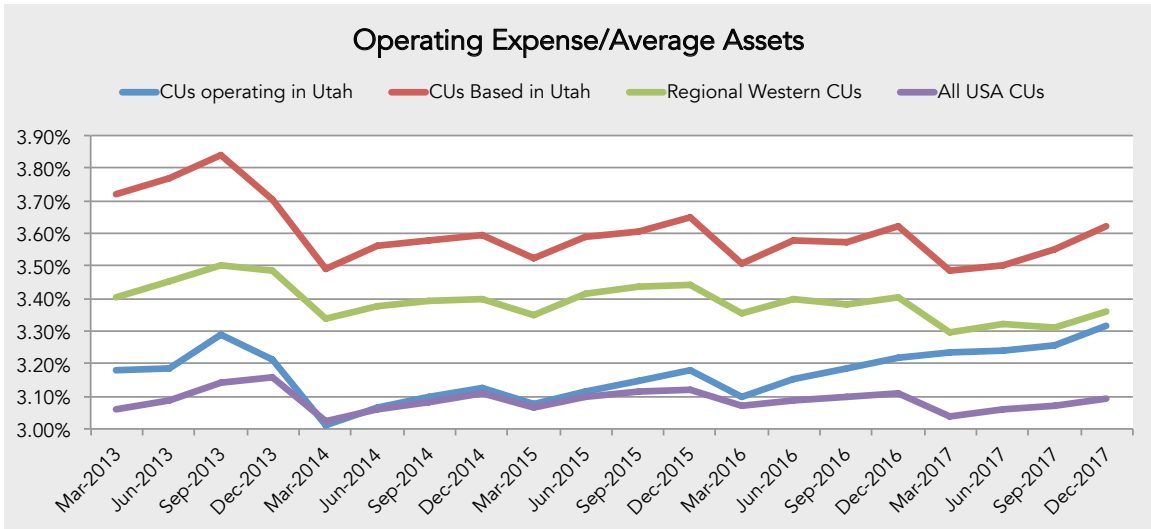
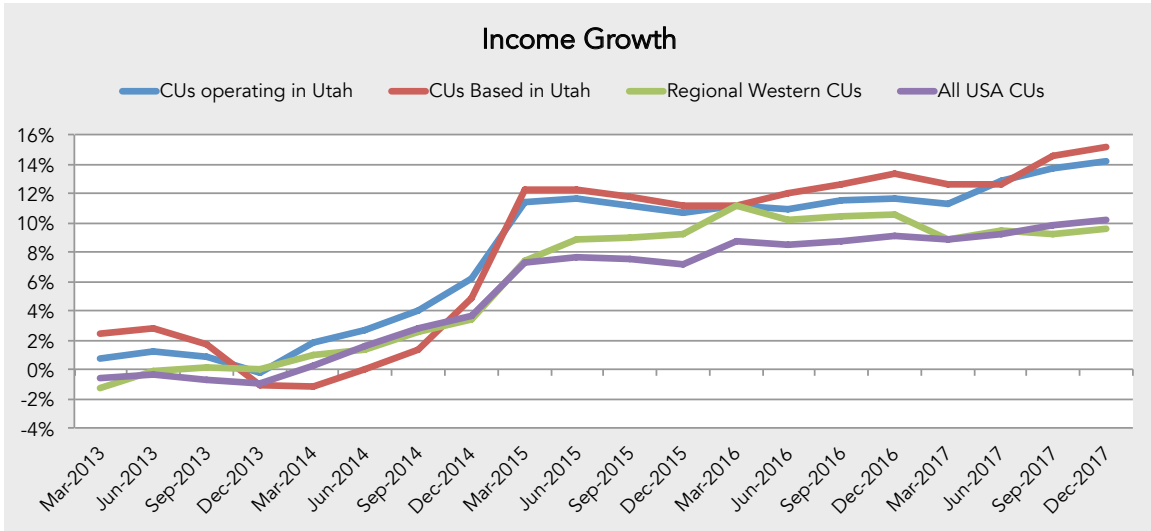
Asset Quality – continued as of December 31, 2017



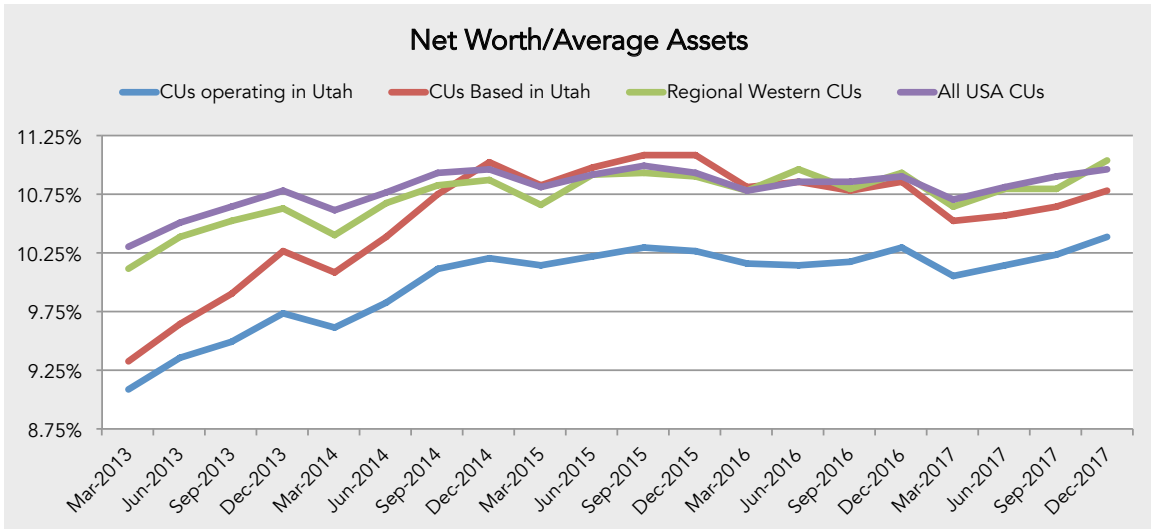
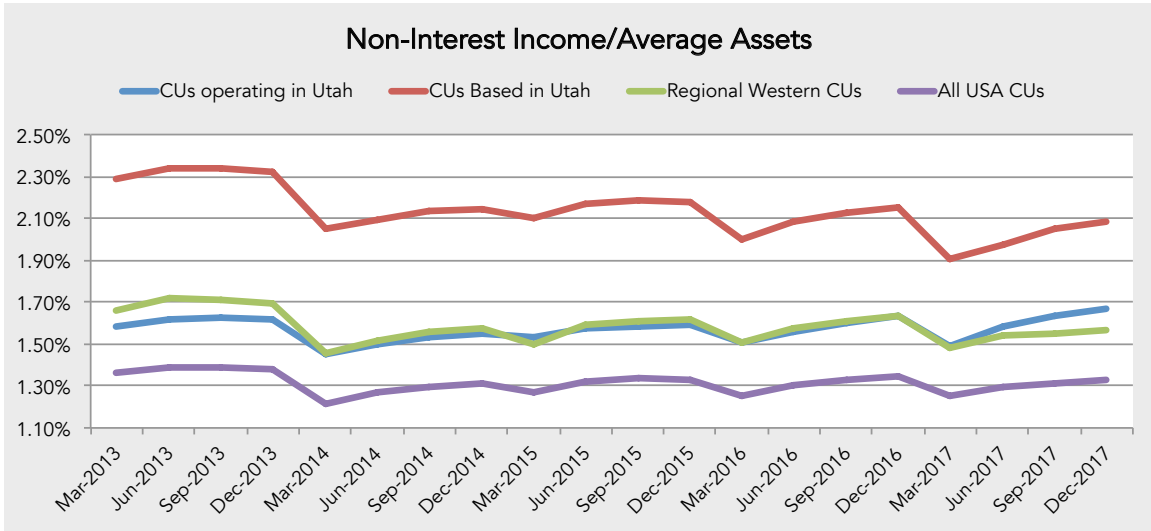
Shares as of December 31, 2017



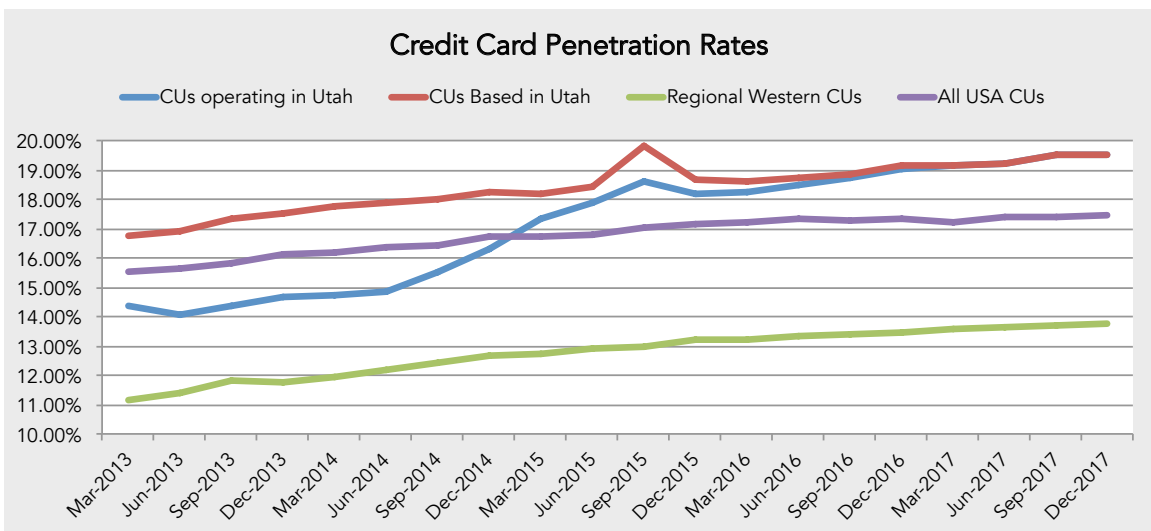
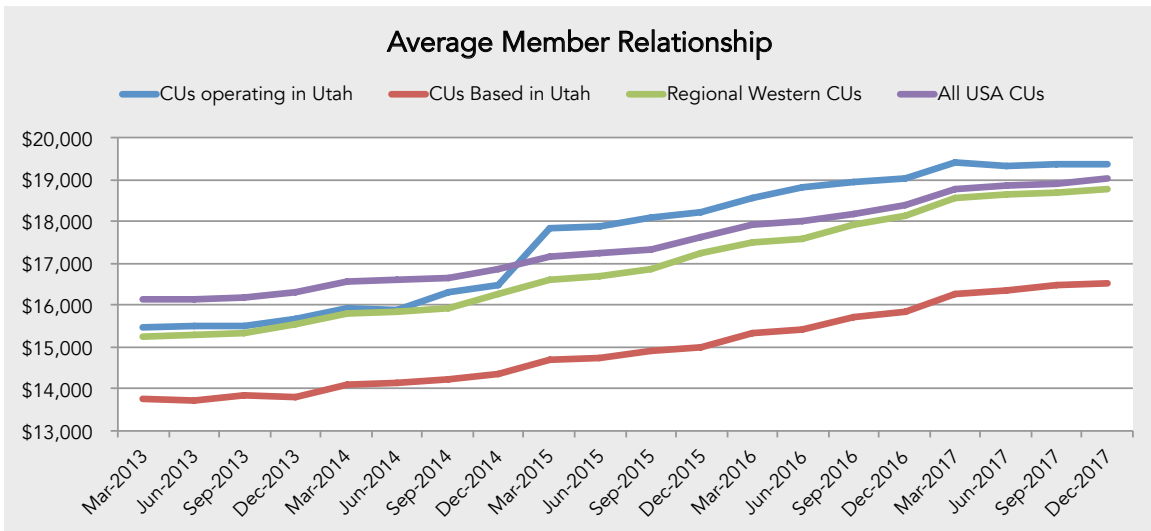
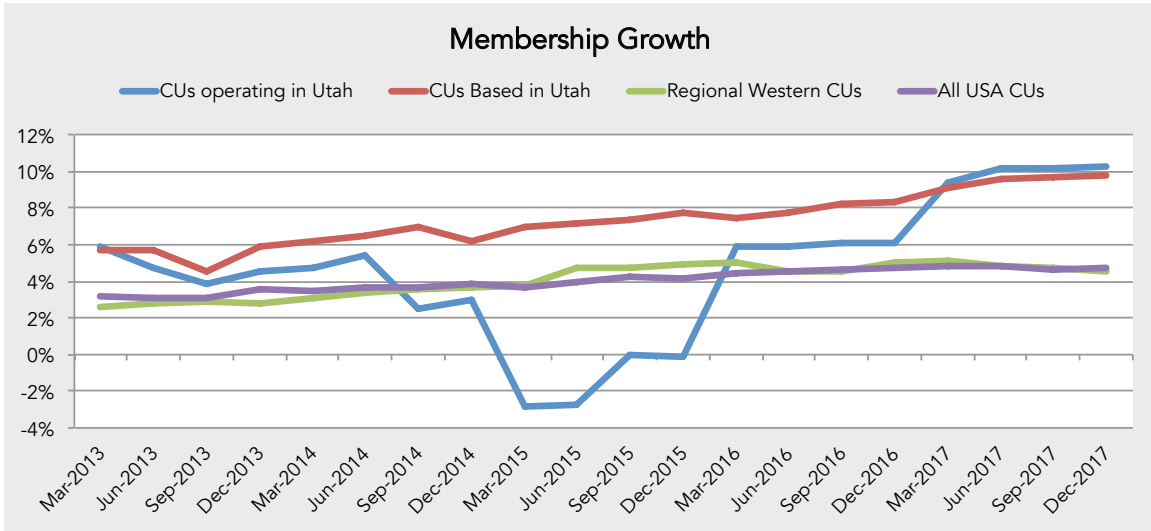
Earnings as of December 31, 2017



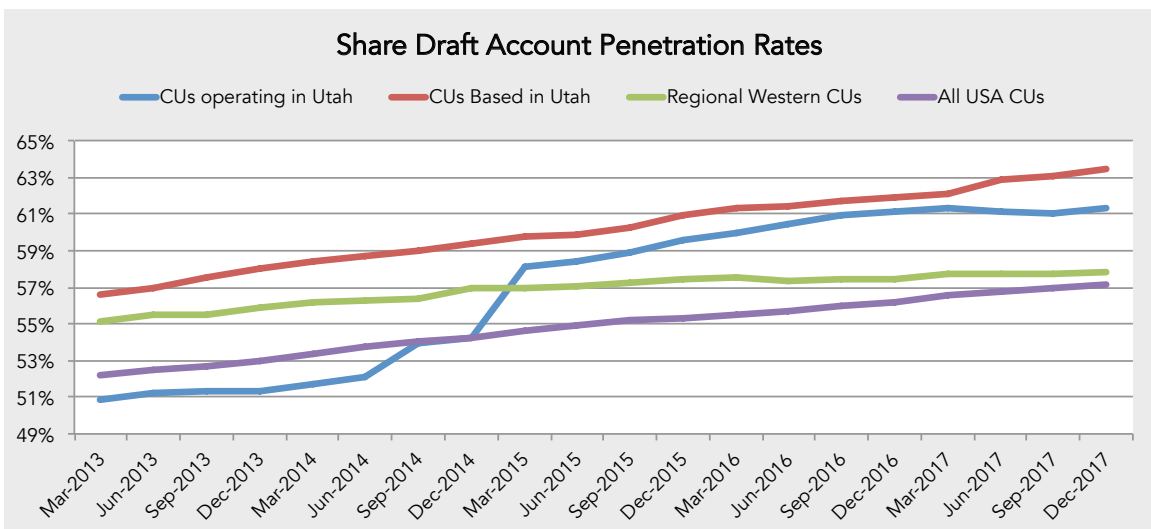
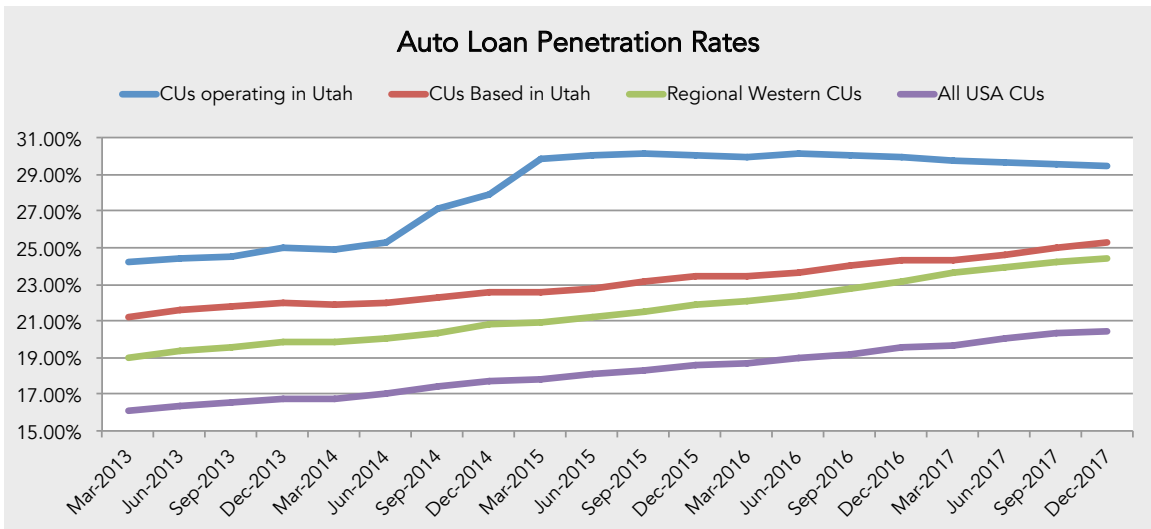
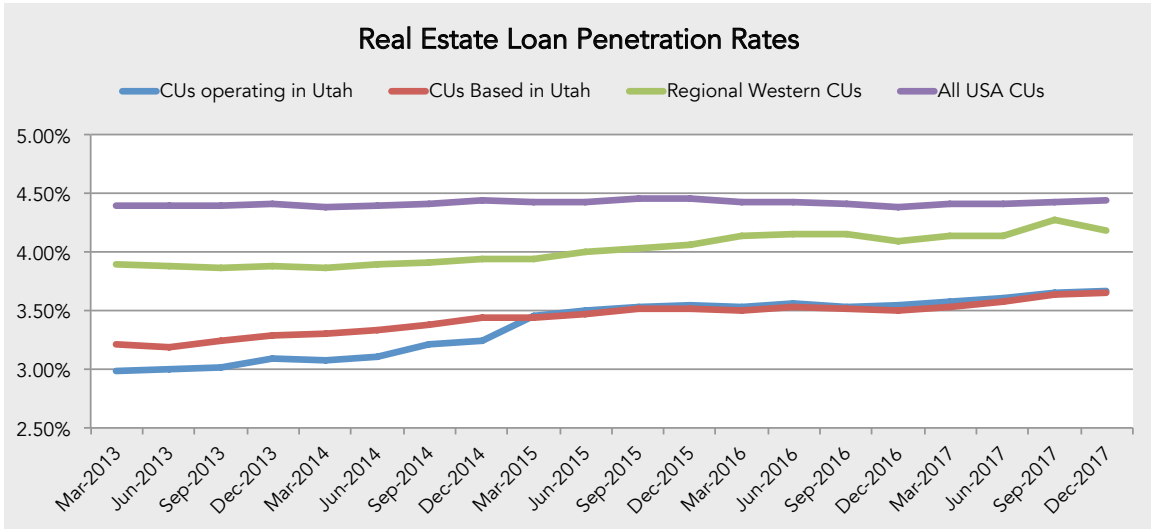
Earnings – continued as of December 31, 2017



Members as of December 31, 2017



Members – continued as of December 31, 2017



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

	Dec-2016	Dec-2017	%Chg
ASSETS			
Cash & Cash Equivalents	\$98,511,967,267	\$99,990,894,196	1.50
Government Securities	\$184,868,306,650	\$180,870,214,620	-2.16
Corporate CU	\$2,826,860,861	\$2,971,648,925	5.12
Deposit in Banks and S&L's	\$37,898,698,487	\$34,314,617,515	-9.46
Mutual Funds	\$1,917,081,625	\$2,323,043,027	21.18
All Other Investments	\$43,611,345,276	\$45,167,833,602	3.57
Total Investments	\$369,634,260,166	\$365,638,251,885	-1.08
Real Estate Loans	\$435,033,542,852	\$478,674,826,804	10.03
Auto Loans	\$300,208,090,565	\$335,916,950,479	11.89
All Other Loans	\$140,205,602,075	\$153,290,711,932	9.33
Total Loans	\$875,447,235,492	\$967,882,489,215	10.56
(Loan Loss Allow)	\$(7,852,658,681)	\$(8,859,250,270)	12.82
Foreclosed & Repossessed Property	878284533	\$846,993,509	-3.56
Land & Buildings	\$21,154,619,508	\$22,879,969,219	8.16
Other Fixed Assets	\$4,533,863,220	\$4,846,449,344	6.89
All Other Assets	\$38,160,427,220	\$42,088,473,800	10.29
TOTAL ASSETS	\$1,301,945,933,588	\$1,395,323,376,702	7.17
LIABILITIES & CAPITAL			
Dividends Payable	\$254,909,269	\$311,687,496	22.27
Notes Payable	\$47,278,349,231	\$54,996,472,958	16.32
Reverse Repurchase Agreements	\$956,168,756	\$647,926,457	-32.24
Other Liabilities	\$14,843,446,724	\$16,729,346,795	12.71
Total Liabilities	\$63,332,873,980	\$72,685,433,706	14.77
Regular Shares & Deposits	\$404,365,752,724	\$435,317,706,364	7.65
Money Market Shares	\$251,197,113,736	\$262,373,527,515	4.45
Share Drafts	\$165,723,767,442	\$183,341,338,899	10.63
IRA & Keogh	\$78,490,948,025	\$78,369,667,402	-0.15
Share Certificates	\$201,054,142,030	\$214,313,058,320	6.59
Total Shares	\$1,100,831,723,957	\$1,173,715,298,500	6.62
Regular Reserve	\$21,020,329,547	\$21,828,254,750	3.84
FASB 115 Val Reserves	\$(3,903,164,615)	\$(3,843,672,133)	1.52
Undivided Earnings & Other Reserves	\$118,028,046,317	\$127,662,964,011	8.16
Equity Acquired in Merger	\$2,636,124,402	\$3,275,097,868	24.24
Total Reserves & Undivided Earnings	\$137,781,335,651	\$148,922,644,496	8.09
TOTAL LIABILITIES & CAPITAL	\$1,301,945,933,588	\$1,395,323,376,702	7.17

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

	YTD 2016	YTD 2017	%Chg
INCOME:			
Loans	\$38,092,626,872	\$42,146,445,913	10.64
(Less Rebates)	\$(64,864,629)	\$(67,112,692)	-3.47
Investments	\$4,830,674,823	\$5,916,115,505	22.47
Fee Income	\$8,048,209,359	\$8,438,211,025	4.85
Trading + Other Operating	\$8,904,592,856	\$9,500,035,114	6.69
Total Income	\$59,811,239,281	\$65,933,694,865	10.24
EXPENSES:			
Employee Compensation & Benefits	\$19,816,541,650	\$21,328,664,231	7.63
Travel & Conference	\$379,620,378	\$407,552,455	7.36
Office Occupancy	\$2,597,183,237	\$2,745,314,596	5.70
Office Operations	\$7,262,559,720	\$7,708,536,862	6.14
Education & Promotional	\$1,490,439,301	\$1,626,623,213	9.14
Loan Servicing	\$2,737,644,774	\$2,885,139,726	5.39
Professional Services	\$3,114,853,927	\$3,380,840,774	8.54
Member Insurance	\$19,080,847	\$21,253,999	11.39
Operating Fees	\$149,723,221	\$180,018,415	20.23
Miscellaneous	\$1,432,458,523	\$1,458,966,336	1.85
Operating Expense Subtotal	\$39,000,105,578	\$41,742,910,607	7.03
Provision for Loan Losses	\$5,059,413,593	\$6,449,207,268	27.47
Operating Exp. + Provision for Loan Losses	\$44,059,519,171	\$48,192,117,875	9.38
Non-Operating Gain (Loss)	\$560,081,127	\$400,433,874	-28.50
Income before Dividends	\$16,311,801,237	\$18,142,010,864	11.05
Interest on Borrowed Funds	\$895,262,800	\$1,175,102,603	31.26
Dividends	\$5,716,973,693	\$6,448,405,364	12.79
Net Income Prior to Assessments	\$9,699,564,744	\$10,518,502,897	8.44
Net NCUA Assessment Expenses	\$2,121,592	\$(1,494,313)	-170.43
Net Income	\$9,697,443,152	\$10,519,997,210	8.48
SELECTED OPERATING DATA:			
Branches	20,511	21,040	2.58
Members	107,464,736	112,651,793	4.83
Potential Members	2,482,546,891	2,887,488,055	16.31
Employees	279,367	292,788	4.80
Members/Employee	385	385	0.02
Average Salary & Benefits/Employee	\$70,934	\$72,847	2.70
Total YTD Loan Originations	\$459,495,607,667	\$485,491,997,475	5.66

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

	US Totals *	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5689	2307	1062	727	711	342	250	290
Average Assets	\$245,266,897	\$7,501,897	\$32,337,113	\$71,523,848	\$159,445,076	\$356,950,657	\$708,083,169	\$3,031,769,942
12-month growth								
Net Worth Growth	7.76%	1.21%	3.21%	3.98%	4.68%	5.28%	7.79%	9.28%
Loan Growth	10.50%	3.28%	5.41%	6.25%	7.73%	8.67%	10.55%	11.63%
Share Growth	6.56%	1.00%	2.30%	2.82%	3.64%	4.99%	6.01%	7.97%
Member Growth	4.77%	-1.25%	-0.34%	0.35%	1.20%	3.42%	4.16%	6.99%
Capital								
Net worth/Assets	10.96%	14.20%	12.15%	11.61%	11.02%	11.05%	10.92%	10.81%
Solvency Ratio	116.27%	117.18%	114.38%	113.67%	113.59%	114.32%	114.91%	117.41%
Allowance for Loan Losses/ Delinquent Loans	112.74%	72.63%	79.40%	80.42%	99.49%	104.40%	111.94%	120.54%
Delinquency Ratio	0.81%	1.56%	1.12%	1.03%	0.92%	0.93%	0.73%	0.77%
Earnings								
ROA	0.78%	0.18%	0.34%	0.44%	0.47%	0.50%	0.72%	0.92%
Non-Interest Income/Average Assets	1.36%	0.84%	1.09%	1.28%	1.43%	1.53%	1.53%	1.32%
Net interest Margin	2.99%	3.22%	3.09%	3.12%	3.19%	3.12%	3.10%	2.92%
Operating Expenses/Average Assets	3.09%	3.59%	3.56%	3.64%	3.71%	3.64%	3.50%	2.79%
Yield on Average Earning Assets	3.74%	3.64%	3.54%	3.63%	3.78%	3.77%	3.77%	3.74%
Cost of Funds	0.64%	0.37%	0.35%	0.36%	0.42%	0.48%	0.52%	0.75%
Productivity								
Income per member	\$585	\$268	\$373	\$427	\$497	\$528	\$584	\$653
Income per employee	\$225,193	\$105,650	\$149,406	\$158,271	\$169,920	\$183,270	\$202,063	\$269,656
Operating expense per member	\$371	\$222	\$298	\$332	\$372	\$382	\$405	\$375
Assets per employee	\$4,765,652	\$2,454,528	\$3,389,795	\$3,425,756	\$3,494,673	\$3,737,246	\$4,132,090	\$5,766,014
YTD Loan Originations/Employee	\$1,658,172	\$618,806	\$786,288	\$833,758	\$966,743	\$1,083,875	\$1,337,783	\$2,206,365
Member Service Usage								
Auto Loan Penetration	20.47%	14.43%	16.75%	19.50%	19.58%	19.57%	21.64%	21.10%
Share draft penetration	57%	24%	42%	48%	52%	55%	58%	62%
Credit card penetration	17.45%	5.30%	10.69%	12.13%	13.17%	14.53%	15.93%	20.54%
\$ Average share balance	\$10,327	\$5,268	\$7,322	\$8,017	\$8,836	\$9,212	\$10,084	\$11,470
# Loan and Share Accounts per member	2.48	1.82	2.15	2.26	2.36	2.37	2.46	2.59
Lending Profile								
Loans to Shares	82%	58%	60%	65%	74%	78%	84%	86%
Average Loan Balance	\$14,814	\$7,385	\$9,206	\$10,058	\$12,253	\$13,403	\$14,742	\$16,321
\$ Total Loans Outstanding/ Employees	\$3,305,751	\$1,208,702	\$1,778,592	\$1,952,540	\$2,260,812	\$2,511,760	\$2,951,357	\$4,130,852
% of RE loans to total loans	49.46%	17.56%	35.08%	39.27%	43.89%	45.71%	47.10%	52.39%

*Includes 15 credit unions in USA territories.

Consolidated Utah Credit Union Financial Statement as of December 31, 2017

For credit unions based in Utah.

	Dec-2016	Dec-2017	%Chg
ASSETS			
Cash & Cash Equivalents	\$1,883,460,252	\$1,644,550,837	-12.68
Government Securities	\$1,586,610,415	\$1,683,150,936	6.08
Corporate CU	\$31,334,051	\$40,694,252	29.87
Deposit in Banks and S&L's	\$419,595,695	\$360,399,659	-14.11
Mutual Funds	\$9,763,468	\$9,191,319	-5.86
All Other Investments	\$617,716,709	\$607,448,224	-1.66
Total Investments	\$4,548,480,590	\$4,345,435,227	-4.46
Real Estate Loans	\$6,061,601,337	\$7,088,538,143	16.94
Auto Loans	\$8,059,842,552	\$9,485,825,236	17.69
All Other Loans	\$2,906,189,068	\$3,312,327,983	13.97
Total Loans	\$17,027,632,957	\$19,886,691,362	16.79
(Loan Loss Allow)	\$(175,838,224)	\$(201,561,375)	14.63
Foreclosed & Repossessed Property	43687729	\$41,852,059	-4.20
Land & Buildings	\$564,271,049	\$644,788,228	14.27
Other Fixed Assets	\$88,015,822	\$104,319,172	18.52
All Other Assets	\$601,543,744	\$684,556,116	13.80
TOTAL ASSETS	\$22,697,793,667	\$25,506,080,789	12.37
LIABILITIES & CAPITAL			
Dividends Payable	\$4,425,820	\$5,440,116	22.92
Notes Payable	\$486,832,305	\$557,611,540	14.54
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$275,454,730	\$332,862,200	20.84
Total Liabilities	\$766,712,855	\$895,913,856	16.85
Regular Shares & Deposits	\$6,633,227,150	\$7,471,664,532	12.64
Money Market Shares	5257250291	\$5,625,441,348	7.00
Share Drafts	\$3,159,400,274	\$3,548,663,628	12.32
IRA & Keogh	\$1,093,098,664	\$1,168,604,255	6.91
Share Certificates	\$3,440,070,436	\$4,184,931,874	21.65
Total Shares	\$19,583,046,815	\$21,999,305,637	12.34
Regular Reserve	\$238,236,493	\$242,285,130	1.70
FASB 115 Val Reserves	\$(106,801,946)	\$(132,363,664)	-23.93
Undivided Earnings & Other Reserves	\$2,182,114,936	\$2,456,791,064	12.59
Equity Acquired in Merger	\$34,484,514	\$44,148,766	28.02
Total Reserves & Undivided Earnings	\$2,348,033,997	\$2,610,861,296	11.19
TOTAL LIABILITIES & CAPITAL	\$22,697,793,667	\$25,506,080,789	12.37

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

For credit unions based in Utah.

	YTD 2016	YTD 2017	%Chg
INCOME:			
Loans	\$697,593,156	\$822,675,179	17.93
(Less Rebates)	\$(7,991)	\$(17,339)	-116.98
Investments	\$47,627,776	\$62,481,777	31.19
Fee Income	\$208,484,868	\$223,159,804	7.04
Trading + Other Operating	\$251,484,774	\$279,571,433	11.17
Total Income	\$1,205,182,583	\$1,387,870,854	15.16
EXPENSES:			
Employee Compensation & Benefits	\$393,224,366	\$450,488,657	14.56
Travel & Conference	\$9,172,263	\$9,677,720	5.51
Office Occupancy	\$52,637,722	\$57,697,271	9.61
Office Operations	\$134,420,953	\$150,429,109	11.91
Education & Promotional	\$33,500,516	\$39,874,937	19.03
Loan Servicing	\$81,065,702	\$89,594,520	10.52
Professional Services	\$35,418,682	\$40,332,323	13.87
Member Insurance	\$211,288	\$222,175	5.15
Operating Fees	\$2,321,460	\$2,984,294	28.55
Miscellaneous	\$30,288,128	\$31,410,229	3.70
Operating Expense Subtotal	\$772,261,080	\$872,711,235	13.01
Provision for Loan Losses	\$92,482,826	\$117,483,916	27.03
Operating Exp. + Provision for Loan Losses	\$864,743,906	\$990,195,151	14.51
Non-Operating Gain (Loss)	\$4,935,460	\$3,964,089	-19.68
Income before Dividends	\$345,374,137	\$401,639,792	16.19
Interest on Borrowed Funds	\$4,642,123	\$7,508,362	61.74
Dividends	\$88,503,040	\$115,485,252	30.49
Net Income Prior to Assessments	\$252,228,974	\$278,646,178	10.47
Net NCUA Assessment Expenses	\$(2)	\$-	100.00
Net Income	\$252,228,976	\$278,646,178	10.47
SELECTED OPERATING DATA:			
Branches	443	465	5
Members	2,309,865	2,534,828	10
Potential Members	39,149,001	46,839,937	20
Employees	6,674	7,336	10
Members/Employee	346	346	(0)
Average Salary & Benefits/Employee	\$58,923	\$61,408	4.22
Total YTD Loan Originations	\$14,542,734,854	\$16,399,982,156	12.77

Utah Credit Union Peer Group Performance as of December 31, 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	\$692,122,375	\$14,082,868	\$111,805,925	\$520,215,643	\$4,332,952,455
12-month growth					
Net Worth Growth	11.99%	3.64%	7.24%	11.00%	9.14%
Loan Growth	14.19%	8.55%	11.43%	15.47%	10.79%
Share Growth	10.33%	4.91%	5.98%	7.80%	7.59%
Member Growth	10.25%	-3.16%	1.87%	4.43%	8.31%
Capital					
Net worth/Assets	10.38%	14.00%	11.93%	10.82%	10.24%
Solvency Ratio	114.48%	116.95%	113.80%	113.85%	114.53%
Allowance for Loan Losses/Delinquent Loans	119.19%	131.34%	91.75%	140.74%	118.28%
Delinquency Ratio	0.79%	0.85%	0.54%	0.45%	0.83%
Earnings					
ROA	0.89%	0.51%	0.83%	1.12%	0.86%
Non-Interest Income/Average Assets	1.69%	0.93%	1.31%	1.56%	1.70%
Net interest Margin	3.11%	3.08%	3.20%	3.14%	3.06%
Operating Expenses/Average Assets	3.32%	3.31%	3.45%	3.30%	3.27%
Yield on Average Earning Assets	3.89%	3.80%	3.86%	3.88%	3.84%
Cost of Funds	0.65%	0.69%	0.51%	0.59%	0.65%
Productivity					
Income per member	\$595	\$366	\$464	\$557	\$609
Income per employee	\$219,586	\$154,667	\$161,894	\$186,353	\$227,152
Operating expense per member	\$368	\$264	\$324	\$352	\$374
Assets per employee	\$4,313,969	\$3,448,866	\$3,374,116	\$3,732,117	\$4,439,046
YTD Loan Originations/Employee	\$2,171,928	\$1,077,066	\$1,132,646	\$1,836,605	\$2,273,071
Member Service Usage					
Auto Loan Penetration	29.47%	21.56%	24.74%	24.75%	30.34%
Share draft penetration	61%	34%	50%	58%	63%
Credit card penetration	19.50%	6.57%	16.05%	16.83%	20.19%
\$ Average share balance	\$9,845	\$6,870	\$8,455	\$9,693	\$9,971
# Loan and Share Accounts per member	2.76	2.07	2.55	2.68	2.78
Lending Profile					
Loans to Shares	94%	76%	79%	88%	95%
Average Loan Balance	\$13,253	\$11,397	\$10,493	\$12,408	\$13,457
\$ Total Loans Outstanding/Employees	\$3,462,914	\$2,228,050	\$2,340,926	\$2,877,863	\$3,601,699
% of RE loans to total loans	40.01%	30.70%	36.01%	41.91%	40.01%

Utah Credit Union Leaders under \$4 million in assets

as of December 31, 2017

CUs in group: 15

12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	46.72%	\$676,100
South Sanpete	4.16%	\$915,554
Presto Lewiston Employees	3.81%	\$237,540
Tri-County	1.79%	\$105,987
Provo Police & Fire Dept.	0.25%	\$2,532,611

12-month loan growth

Credit Union	Loan Growth	Loans
Granite Furniture Employees	26.20%	\$848,028
Valley Wide	22.75%	\$396,002
Provo Police & Fire Dept.	8.90%	\$1,819,931
Uintah	5.68%	\$1,391,510
Orem City Employees	2.83%	\$1,408,446
South Sanpete	0.41%	\$616,171
Beckstrand and Associates	0.00%	\$25,740

12-month member growth

Credit Union	Mbr. Growth	members
Granite Furniture Employees	11.70%	191
Tri-County	5.56%	76
South Sanpete	2.29%	179
Valley Wide	1.81%	169
North Sanpete	0.90%	450
Provo Police & Fire Dept.	0.42%	961
Beckstrand and Associates	0.00%	21

Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	55.78%	\$270,837
Granite Furniture Employees	34.05%	\$1,004,542
Tri-County	32.00%	\$156,158
Presto Lewiston Employees	28.53%	\$325,892
Employees First	27.28%	\$1,711,781
Dugway	26.87%	\$2,917,734
North Sanpete	25.74%	\$917,447
Valley Wide	20.21%	\$464,777
The Credit Union For The Blind	19.17%	\$1,157,714
Uintah	15.78%	\$3,148,347

Return on Assets

Credit Union	ROA	Assets
Valley Wide	0.74%	\$464,777
Granite Furniture Employees	0.67%	\$1,004,542
North Sanpete	0.30%	\$917,447
Provo Police & Fire Dept.	0.25%	\$2,870,920
Orem City Employees	0.23%	\$3,387,246
Tri-County	0.23%	\$156,158
Uintah	0.22%	\$3,148,347
Presto Lewiston Employees	0.22%	\$325,892
South Sanpete	0.21%	\$1,009,125
Beckstrand and Associates	0.12%	\$270,837

Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	125.43%	\$1,004,542
North Sanpete	114.37%	\$917,447
Presto Lewiston Employees	112.48%	\$325,892
Valley Wide	106.45%	\$464,777
Dugway	87.56%	\$2,917,734
Provo Police & Fire Dept.	71.86%	\$2,870,920
Tri-County	71.31%	\$156,158
South Sanpete	67.30%	\$1,009,125
Utah Prison Employees	66.17%	\$3,614,791
Sunnyside	60.50%	\$2,503,919

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

as of December 31, 2017

CUs in group: 27

12-month share growth

Credit Union	Share growth	Shares
Kings Peak	34.84%	\$12,857,195
City Center	24.13%	\$11,486,780
Grand County	17.69%	\$27,087,398
Firefighters	12.36%	\$37,055,679
Local Union 354 IBEW	9.55%	\$22,560,627
Freedom	9.26%	\$30,746,226
Millard County	9.17%	\$31,267,530
Meadow Gold Employees	8.93%	\$4,030,624
Education 1st	8.52%	\$29,321,070
San Juan	5.90%	\$16,756,334

12-month loan growth

Credit Union	Loan Growth	Loans
Kings Peak	55.84%	\$11,800,799
City Center	28.99%	\$11,937,407
P&S	20.46%	\$10,521,836
Varex	17.87%	\$7,632,175
Firefighters	16.77%	\$28,020,563
Grand County	16.11%	\$24,618,730
Freedom	13.90%	\$28,656,265
San Juan	13.80%	\$13,100,712
Nephi Western Employees	9.28%	\$27,250,418
National JAACL	6.79%	\$14,459,659

12-month member growth

Credit Union	Mbr. Growth	members
City Center	14.46%	1,575
Grand County	10.72%	4,440
Freedom	2.38%	3,616
Varex	2.09%	1,317
Hi-land	1.43%	2,829
Local Union 354 IBEW	0.54%	2,592
Millard County	0.15%	5,458
Devils Slide	0.13%	1,490
Nephi Western Employees	0.11%	3,805
SEA	0.11%	892

Capital/Assets

Credit Union	Capital/Assets	Assets
Nephi Western Employees	32.65%	\$33,191,082
SEA	23.48%	\$4,674,833
Meadow Gold Employees	22.25%	\$5,191,332
Hollyfrontier Employee's	20.49%	\$6,459,061
Hi-land	19.54%	\$47,945,114
Varex	17.82%	\$14,620,370
Gibbons and Reed Employees	16.93%	\$5,328,717
Logan Medical	16.38%	\$21,666,033
Desertview	16.10%	\$33,406,374
CUP	14.83%	\$6,632,270

Return on Assets

Credit Union	ROA	Assets
City Center	3.13%	\$12,961,679
San Juan	2.44%	\$18,718,944
Nephi Western Employees	1.79%	\$33,191,082
Hi-land	1.25%	\$47,945,114
Freedom	1.23%	\$34,646,615
Hollyfrontier Employee's	1.18%	\$6,459,061
Logan Medical	1.12%	\$21,666,033
Education 1st	0.75%	\$32,431,760
Tanner Employees	0.73%	\$6,101,765
Millard County	0.72%	\$34,957,275

Loans/Shares

Credit Union	Loans/Shares	Assets
Nephi Western Employees	121.29%	\$33,191,082
Hollyfrontier Employee's	118.93%	\$6,459,061
City Center	103.92%	\$12,961,679
Freedom	93.20%	\$34,646,615
CUP	92.18%	\$6,632,270
Kings Peak	91.78%	\$14,397,854
Grand County	90.89%	\$29,830,674
Local Union 354 IBEW	83.67%	\$25,971,820
Devils Slide	83.27%	\$11,574,021
Meadow Gold Employees	80.15%	\$5,191,332

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

as of December 31, 2017

CUs in group: 11

12-month share growth

Credit Union	Share growth	Shares
Alpine	11.29%	\$176,803,256
Pacific Horizon	9.20%	\$55,694,173
Weber State	8.98%	\$101,330,773
Nebo	7.75%	\$71,048,503
Utah Heritage	7.36%	\$58,749,472
Eastern Utah Community	5.89%	\$111,099,550
Hercules	4.96%	\$62,624,754
Box Elder County	4.41%	\$92,944,343
Transwest	3.53%	\$122,602,922
Horizon Utah	1.59%	\$121,209,241

12-month loan growth

Credit Union	Loan Growth	Loans
Hercules	27.47%	\$35,208,673
Alpine	24.10%	\$145,089,720
Pacific Horizon	17.84%	\$53,138,331
Horizon Utah	17.59%	\$84,131,261
Weber State	14.14%	\$97,200,937
Members First	6.49%	\$77,013,924
Eastern Utah Community	5.42%	\$72,609,833
Utah Heritage	5.16%	\$50,302,761
Nebo	4.67%	\$66,426,258
Box Elder County	3.31%	\$68,737,094

12-month member growth

Credit Union	Mbr Growth	members
Alpine	6.49%	22,597
Hercules	5.99%	5,415
Horizon Utah	5.50%	11,728
Pacific Horizon	4.29%	7,759
Nebo	3.59%	11,323
Transwest	1.33%	12,098

Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	23.04%	\$120,814,700
Nebo	17.88%	\$86,578,719
Horizon Utah	11.33%	\$136,726,797
Members First	10.87%	\$117,017,496
Utah Heritage	10.54%	\$66,109,194
Alpine	10.44%	\$199,061,604
Eastern Utah Community	10.12%	\$123,590,806
Weber State	10.05%	\$113,109,368
Pacific Horizon	9.97%	\$62,149,662
Transwest	9.26%	\$135,269,762

Return on Assets

Credit Union	ROA	Assets
Box Elder County	2.08%	\$120,814,700
Nebo	1.31%	\$86,578,719
Utah Heritage	1.10%	\$66,109,194
Transwest	0.98%	\$135,269,762
Eastern Utah Community	0.97%	\$123,590,806
Pacific Horizon	0.89%	\$62,149,662
Members First	0.71%	\$117,017,496
Weber State	0.62%	\$113,109,368
Alpine	0.60%	\$199,061,604
Hercules	0.03%	\$69,437,065

Loans/Shares

Credit Union	Loans/Shares	Assets
Weber State	95.92%	\$113,109,368
Pacific Horizon	95.41%	\$62,149,662
Nebo	93.49%	\$86,578,719
Utah Heritage	85.62%	\$66,109,194
Transwest	84.34%	\$135,269,762
Alpine	82.06%	\$199,061,604
Members First	75.06%	\$117,017,496
Box Elder County	73.96%	\$120,814,700
Horizon Utah	69.41%	\$136,726,797
Eastern Utah Community	65.36%	\$123,590,806

Utah Credit Union Leaders over \$200 million in assets

as of December 31, 2017

CUs in group: 19

12-month share growth

Credit Union	Share growth	Shares
Mountain America	18.18%	\$5,889,684,060
Goldenwest	13.63%	\$1,208,018,380
America First	12.39%	\$8,108,499,520
Utah First	12.28%	\$304,305,716
University	11.21%	\$848,513,363
Utah Community	8.85%	\$1,112,636,836
Deseret First	7.51%	\$564,698,316
UNIFY Financial	7.48%	\$2,385,803,081
Cyprus	7.36%	\$751,011,545
American United Family Of Credit Unions	7.22%	\$178,837,322

12-month loan growth

Credit Union	Loan Growth	Loans
UNIFY Financial	31.41%	\$2,235,483,119
Deseret First	27.20%	\$517,732,854
Wasatch Peaks	20.13%	\$256,011,737
Goldenwest	19.78%	\$1,045,448,814
Mountain America	19.05%	\$6,126,464,687
Utah First	18.02%	\$294,261,895
Cyprus	17.98%	\$754,576,473
America First	17.16%	\$6,956,797,932
Granite	11.96%	\$339,166,718
University	11.21%	\$822,013,179

12-month member growth

Credit Union	Mbr. Growth	members
Utah Community	13.77%	159,952
Mountain America	13.73%	722,100
Goldenwest	12.74%	127,840
UNIFY Financial	11.90%	235,479
Deseret First	11.81%	66,959
America First	10.53%	905,161
Cyprus	6.21%	105,184
Delta Community	5.71%	369,939
University	5.62%	92,403
Operating Engineers LU #3	5.17%	79,234

Capital/Assets

Credit Union	Capital/Assets	Assets
Operating Engineers LU #3	14.91%	\$1,077,901,784
Goldenwest	14.82%	\$1,423,897,575
American United Family Of Credit Unions	14.66%	\$208,358,373
Utah Power	13.06%	\$640,767,528
Delta Community	12.41%	\$5,571,210,017
Utah First	12.40%	\$350,013,726
Cyprus	11.82%	\$854,482,354
Chevron	11.63%	\$3,163,379,916
Utah Community	11.56%	\$1,270,666,559
University	11.20%	\$955,700,146

Return on Assets

Credit Union	ROA	Assets
American United Family Of Credit Unions	2.02%	\$208,358,373
Utah First	1.89%	\$350,013,726
Mountain America	1.43%	\$7,093,314,170
Cyprus	1.33%	\$854,482,354
Goldenwest	1.31%	\$1,423,897,575
Operating Engineers LU #3	1.16%	\$1,077,901,784
America First	1.07%	\$9,214,916,059
Granite	1.07%	\$442,859,860
University	1.04%	\$955,700,146
Chevron	0.98%	\$3,163,379,916

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	111.14%	\$9,526,054,404
Mountain America	104.02%	\$7,093,314,170
Cyprus	100.47%	\$854,482,354
University	96.88%	\$955,700,146
Utah First	96.70%	\$350,013,726
Wasatch Peaks	94.66%	\$309,189,021
Chevron	94.53%	\$3,163,379,916
American United Family Of Credit Unions	94.46%	\$208,358,373
UNIFY Financial	93.70%	\$2,835,749,439
Deseret First	91.68%	\$651,387,502