



2Q 2018

Utah Credit Union Performance Summary

2nd Quarter 2018

Utah Credit Union

Performance Summary

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Data in this report is generated from NCUA Call Report data, as provided by Peer to Peer, a service of Callahan & Associates.

Key Performance Comparisons as of June 30, 2018

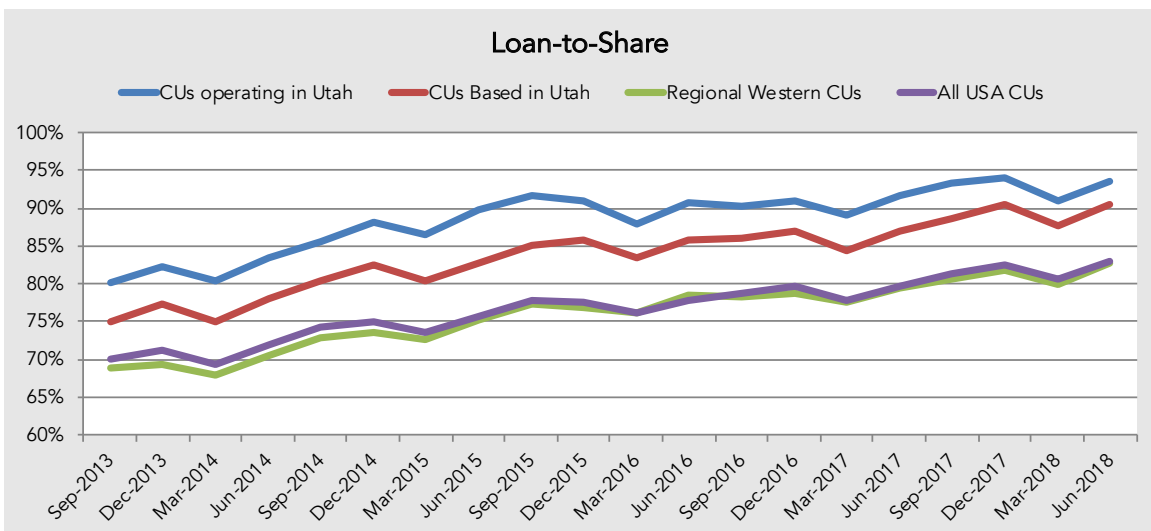
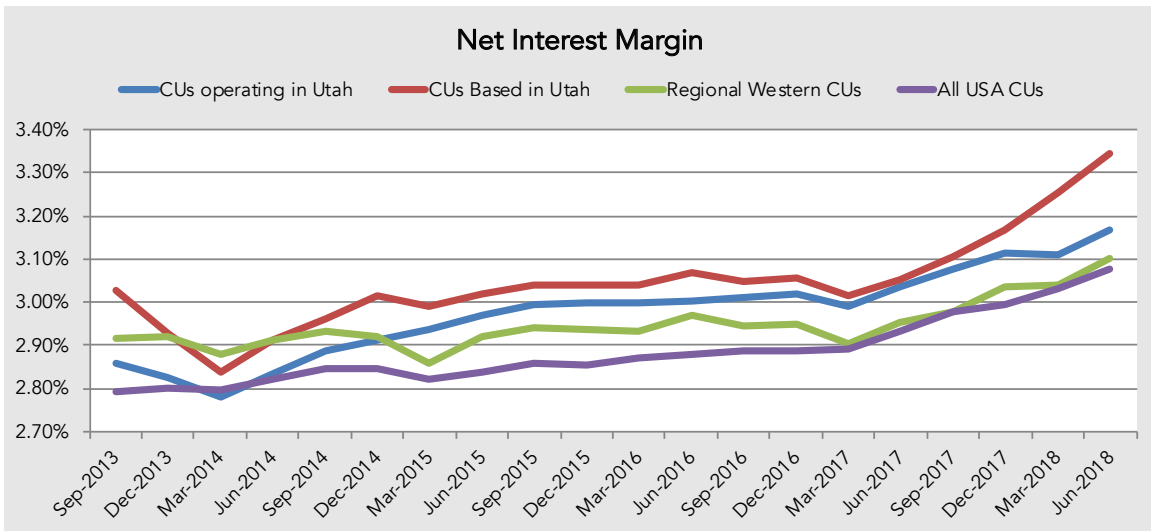
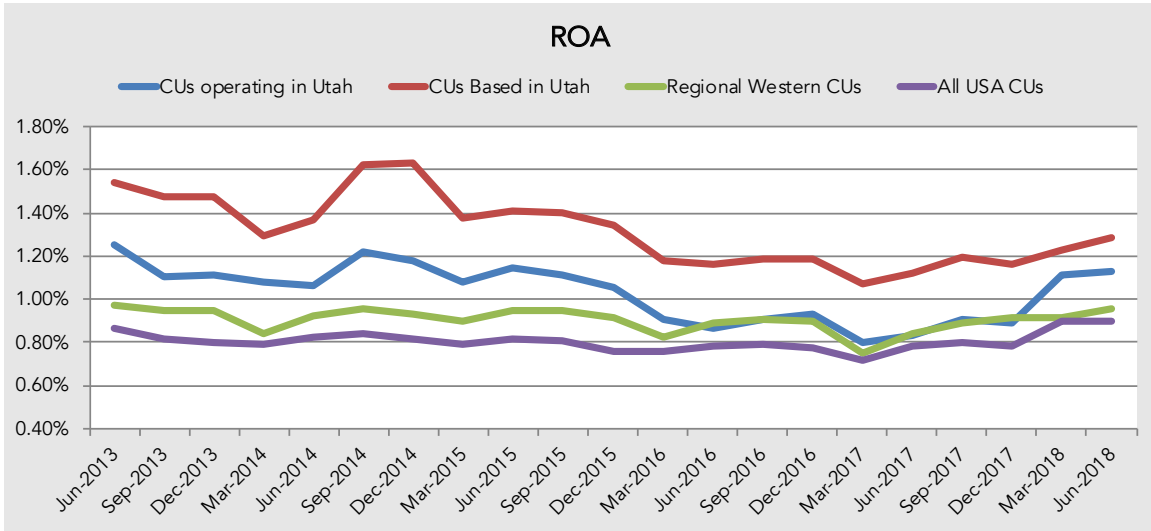
	US Cus	UT CUs*	UT as % of Industry
Number of CUs	5,596	63	1.13%
Federal Chartered CUs	3,444	31	0.90%
State-Chartered CUs, NCUSIF insured	2,036	32	1.57%
State-Chartered CUs, ASI insured	116	-	0.00%
Total State Chartered CUs	2,152	32	1.49%
Total Members	115,377,804	2,667,130	2.31%
Members, average per CU	20,618	42,335	205.33%
# of Mergers/Liquidations YTD	78	3	3.85%
Total Assets	\$1,446,368,419,406	\$27,612,878,959	1.91%
Total Loans	\$1,013,127,822,189	\$21,766,543,655	2.15%
Total Shares	\$1,211,369,775,877	\$23,596,361,069	1.95%
Total Capital	\$162,630,895,522	\$2,992,289,049	1.84%
Average Asset Size	\$258,464,693	\$438,299,666	169.58%

	As a % of Average Assets	
	US CUs	UT CUs*
Interest Income (annualized)	3.69%	3.91%
Interest Expense (annualized)	0.62%	0.56%
Net Interest Margin	3.08%	3.34%
Loss Provisions (annualized)	0.48%	0.55%
Operating Expenses (including stabilization expenses)	3.10%	3.57%
Non-interest income (annualized)	1.41%	2.07%
ROA	0.90%	1.29%

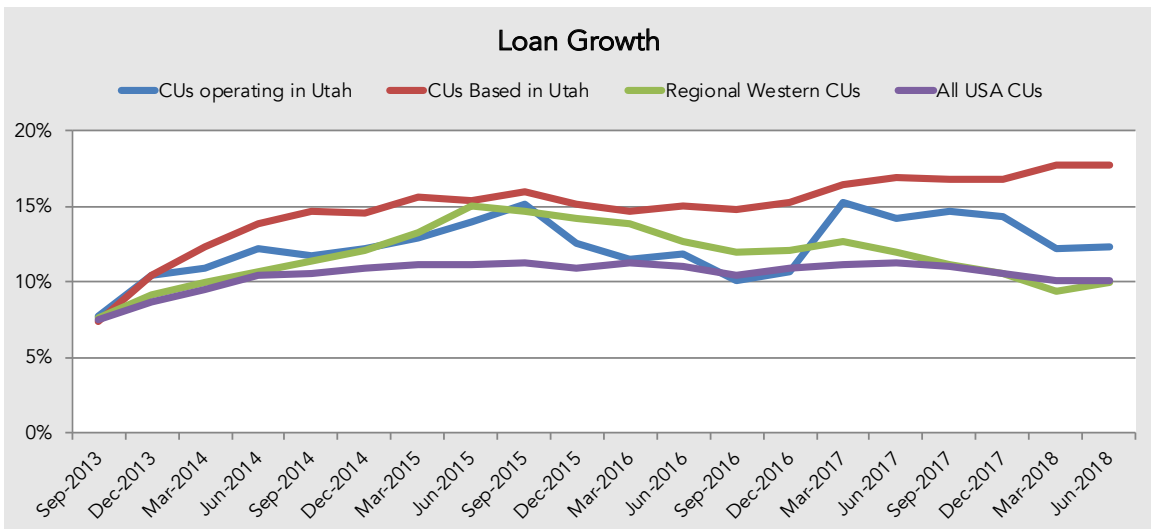
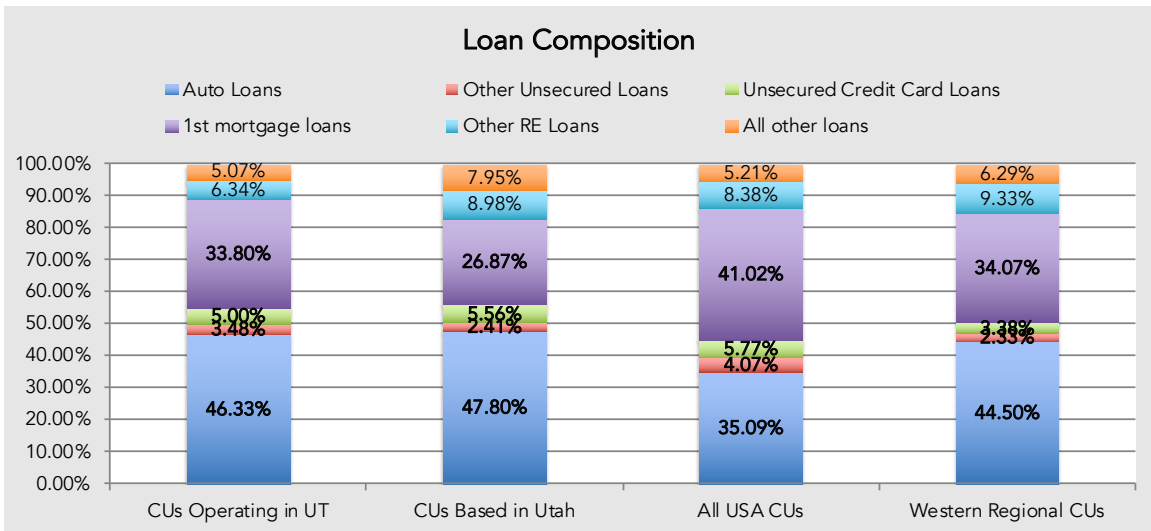
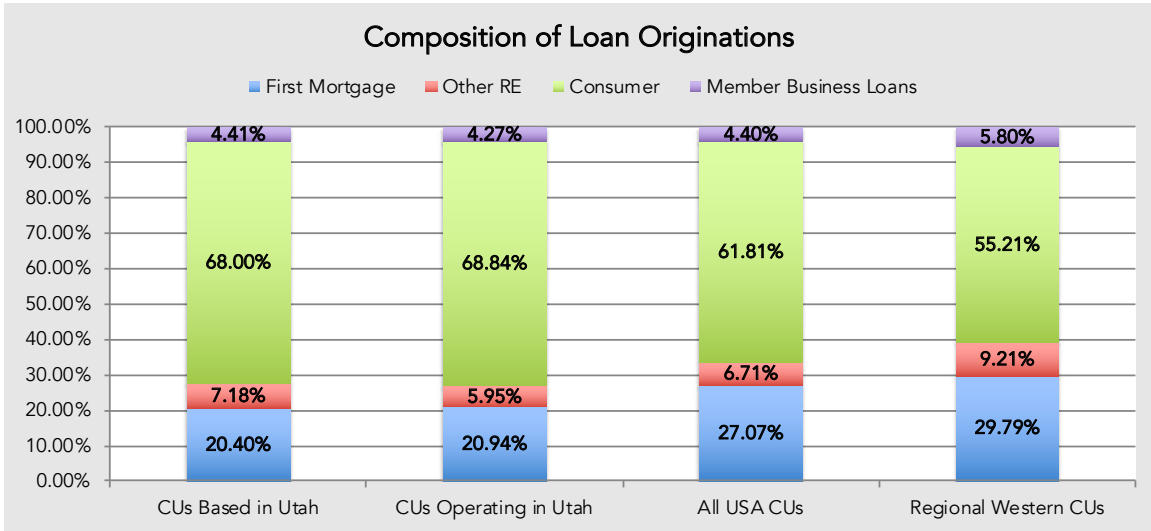
	US CUs	UT CUs
12-month loan growth	10.07%	17.76%
12-month share growth	5.80%	13.14%
12-month capital growth	6.75%	12.06%
12-month asset growth	6.19%	12.26%
Loans/Shares	82.89%	90.48%
Net Worth/Assets	11.02%	10.59%
Capital/Assets	11.24%	10.84%
Delinquency Ratio	0.67%	0.54%
Average Loan Balance	\$15,229	\$12,050
Average Share Balance	\$10,499	\$8,847

* Credit unions based in Utah

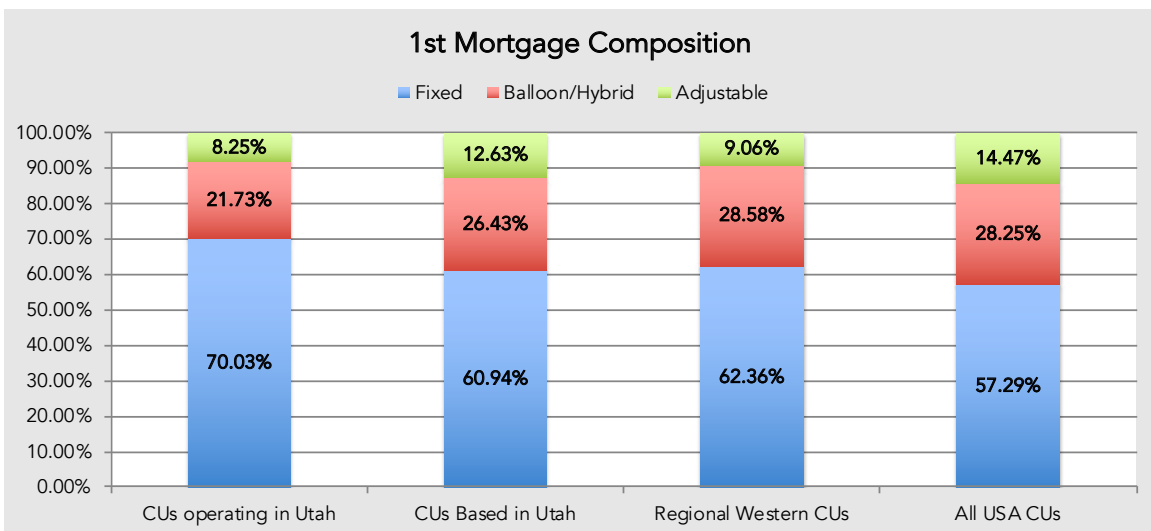
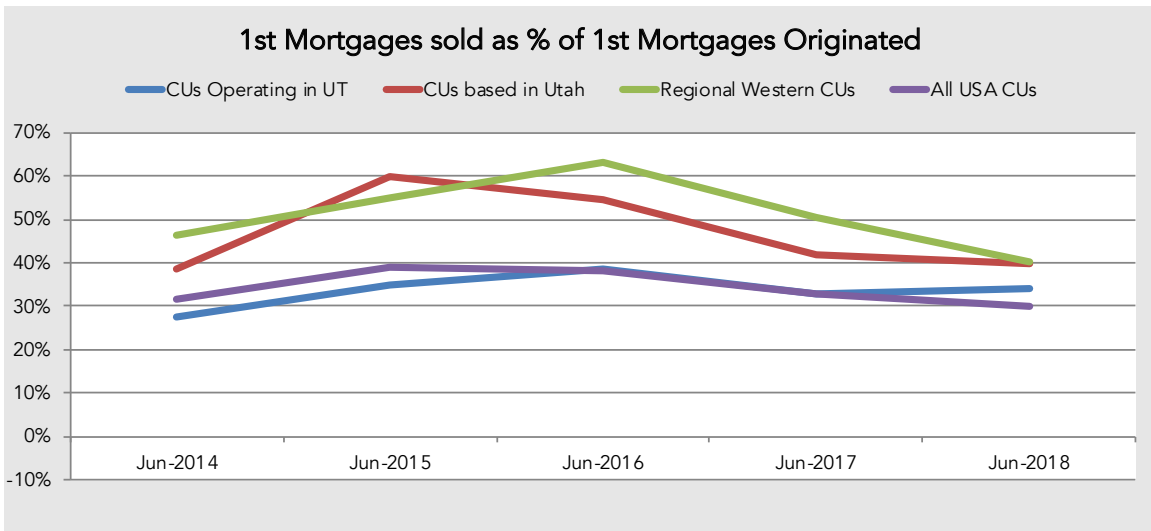
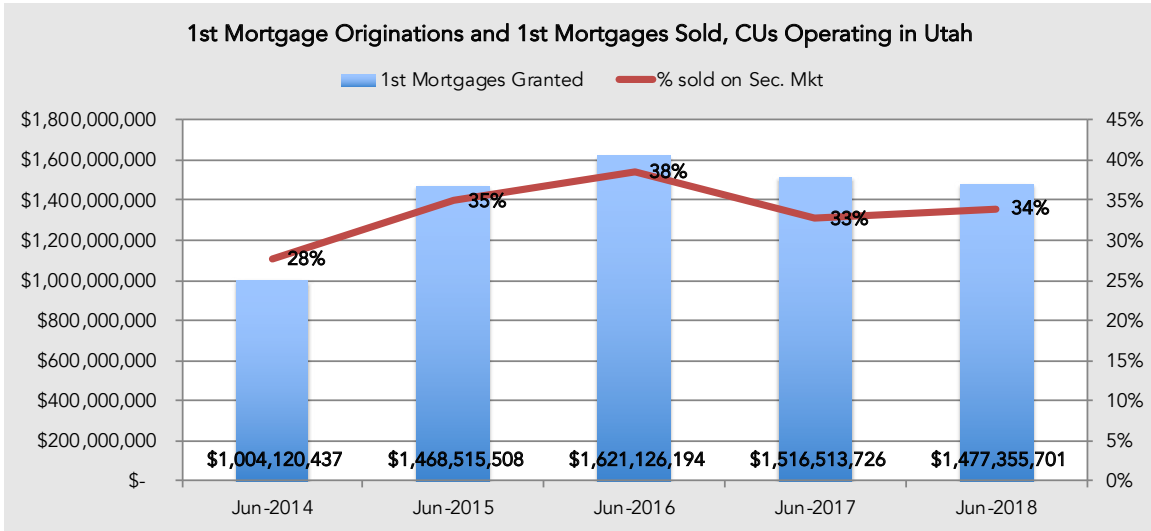
Key Ratios as of June 30, 2018



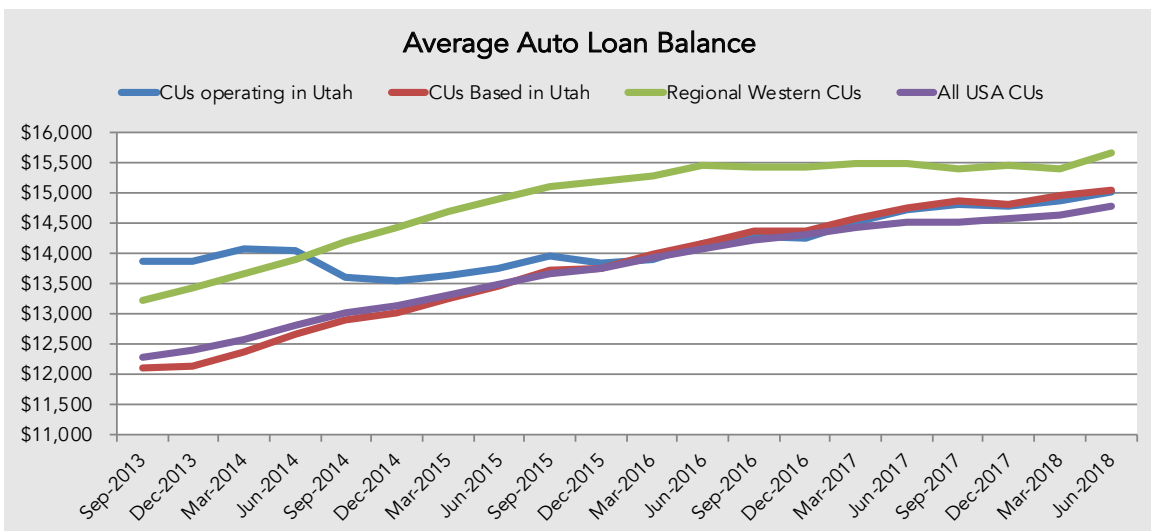
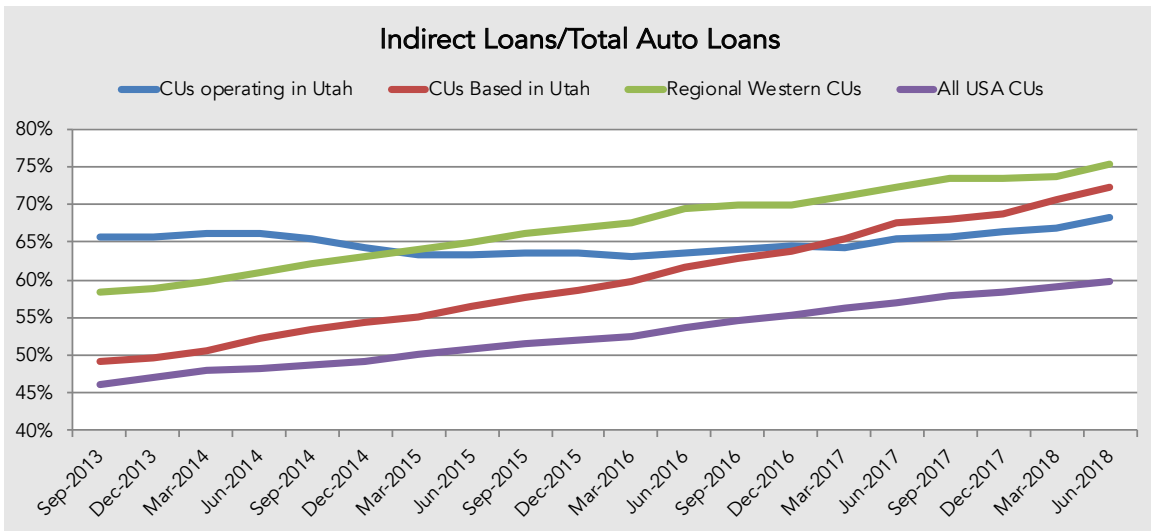
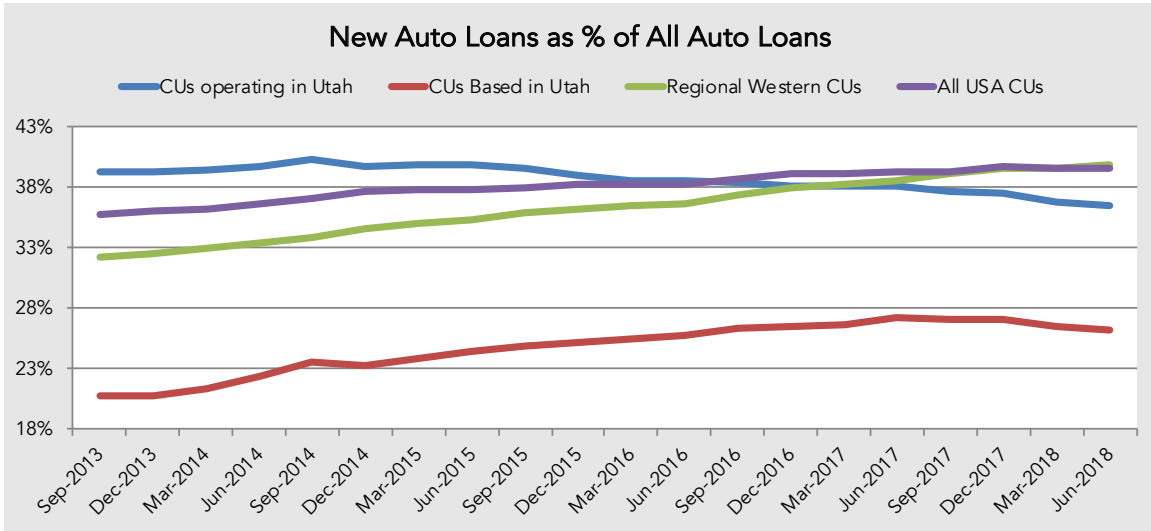
Lending – Overview as of June 30, 2018



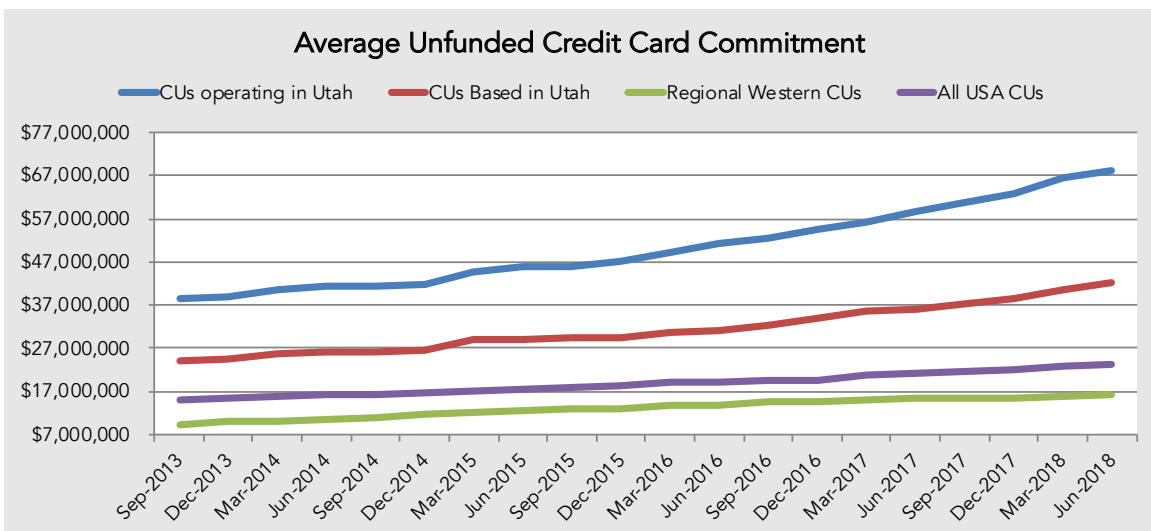
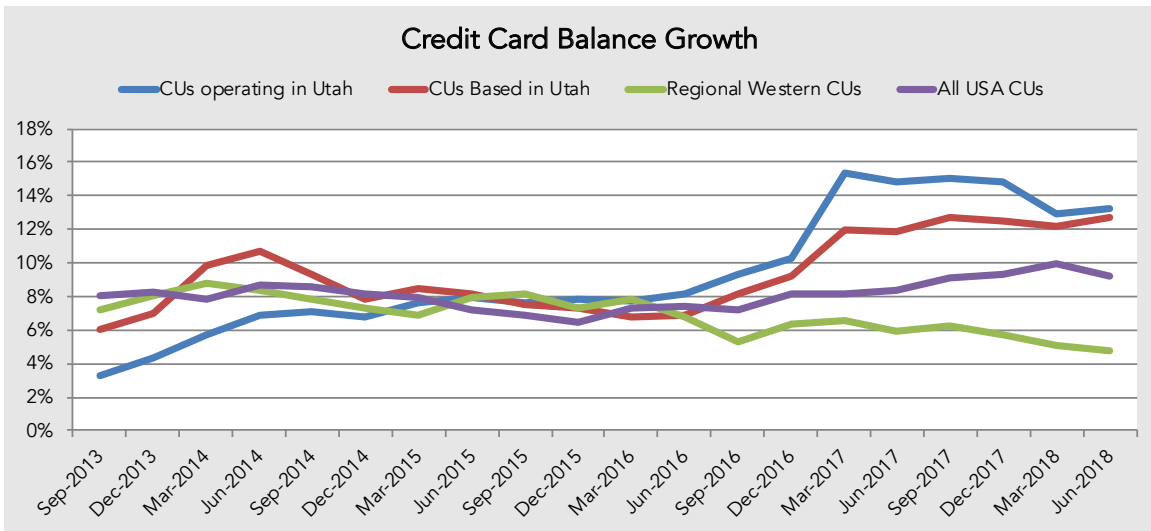
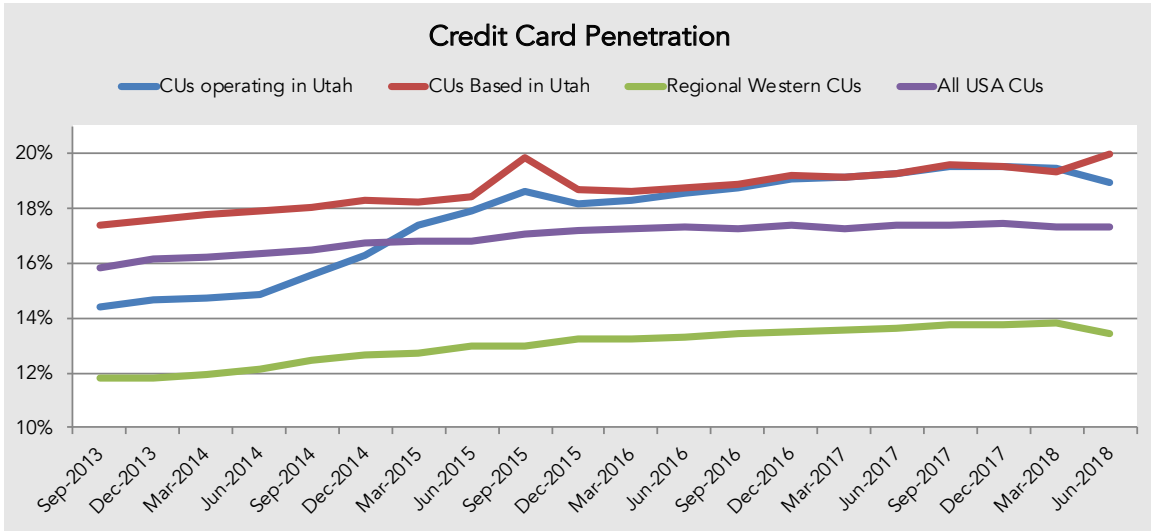
Lending – Real Estate as of June 30, 2018



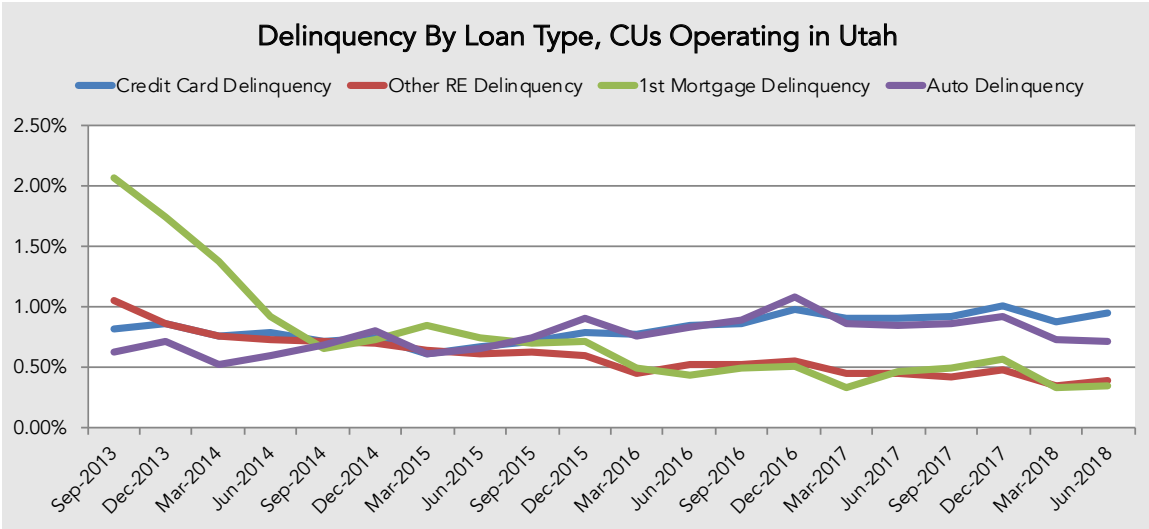
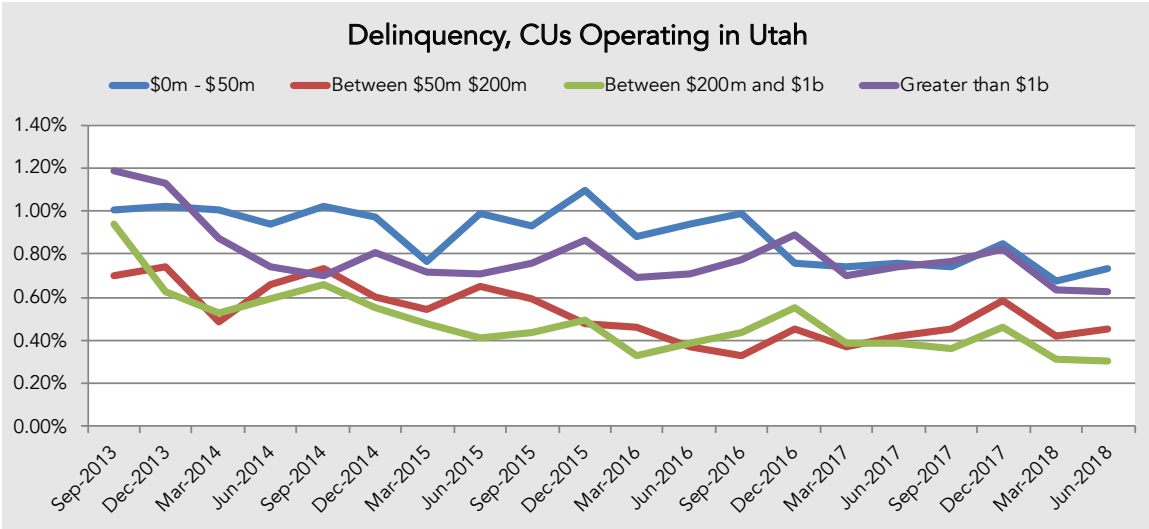
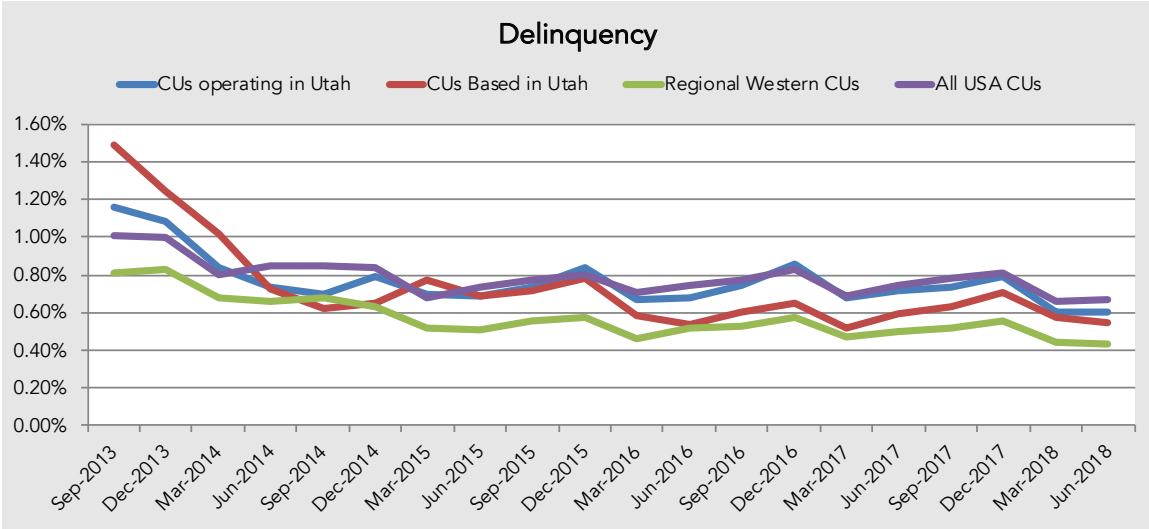
Lending – Auto as of June 30, 2018



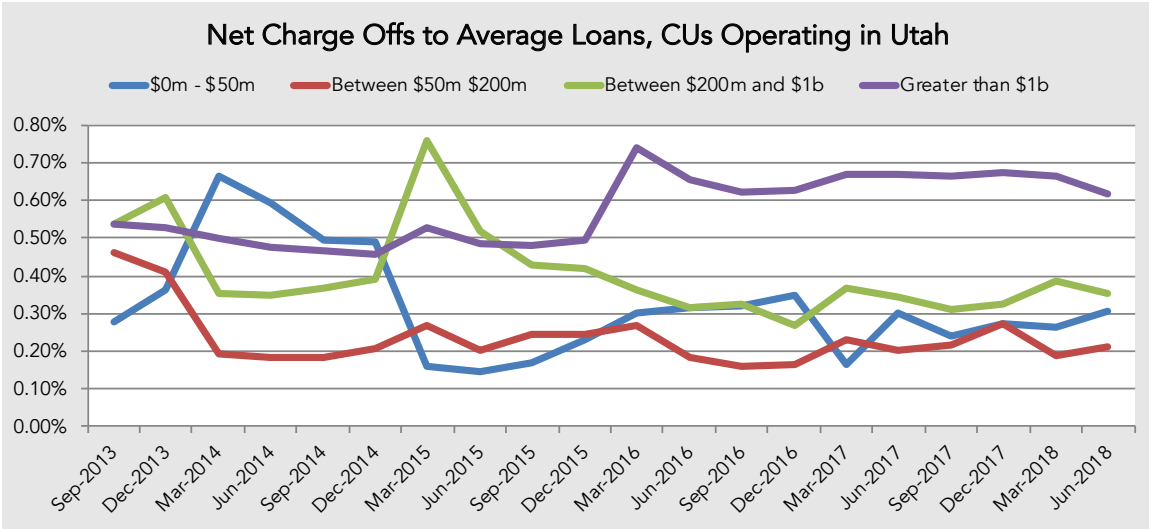
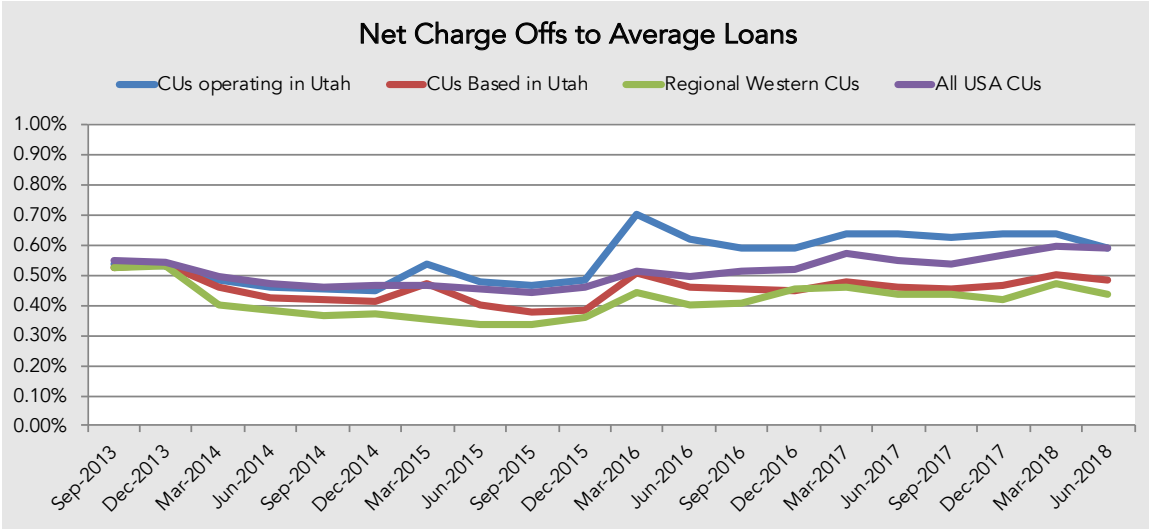
Lending – Credit Cards as of June 30, 2018



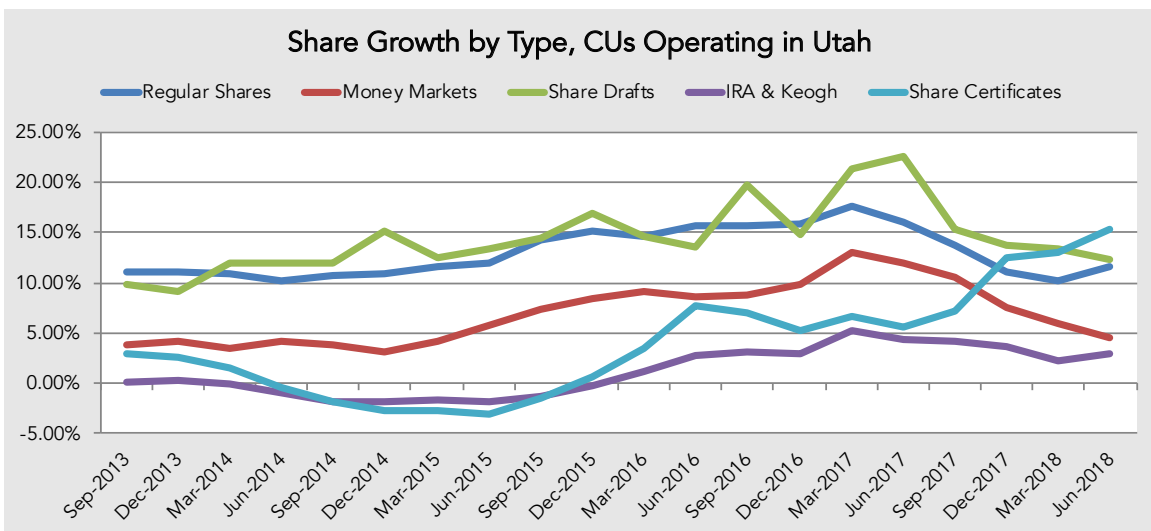
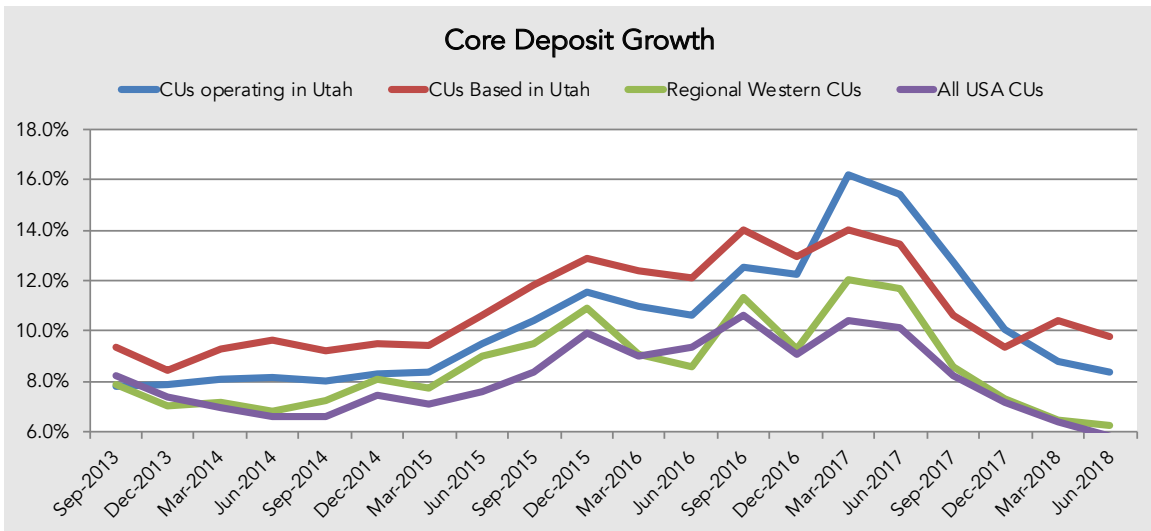
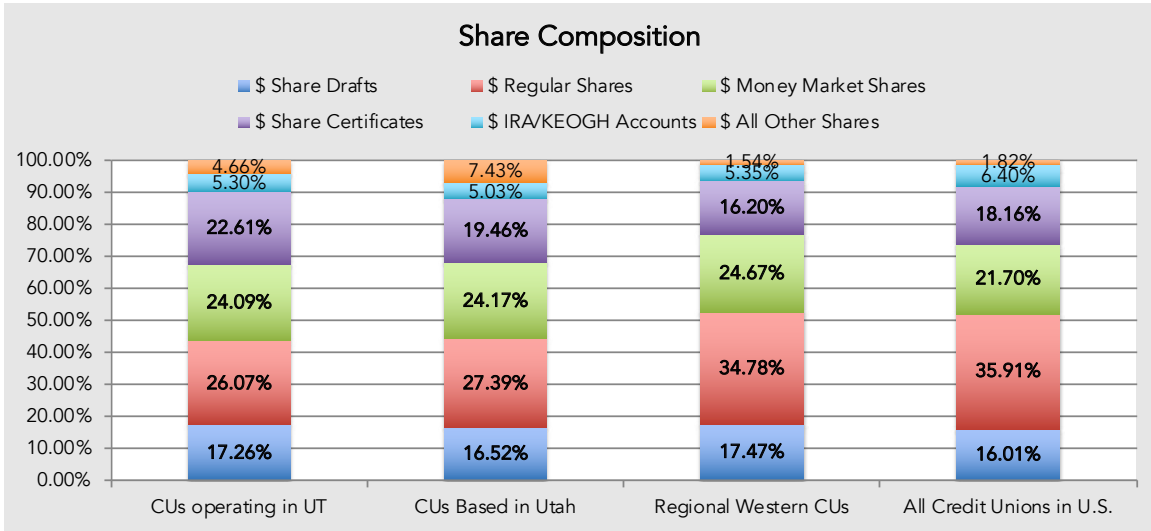
Asset Quality as of June 30, 2018



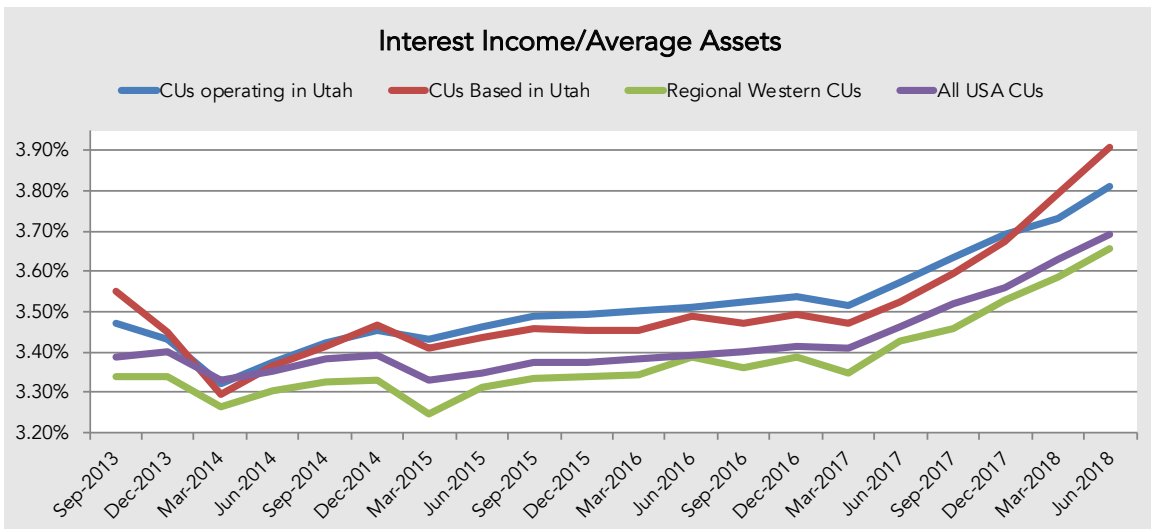
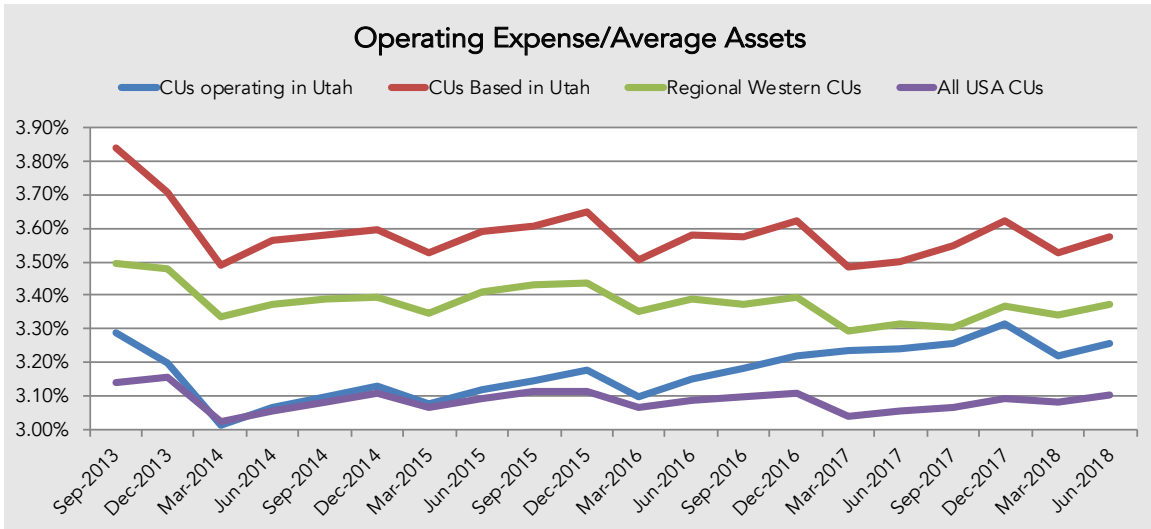
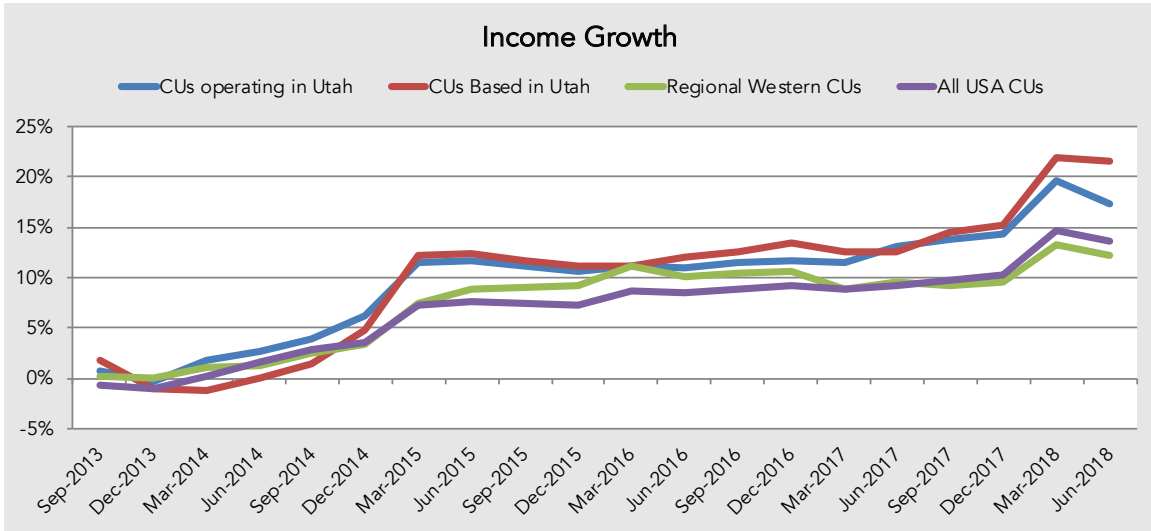
Asset Quality – continued as of June 30, 2018



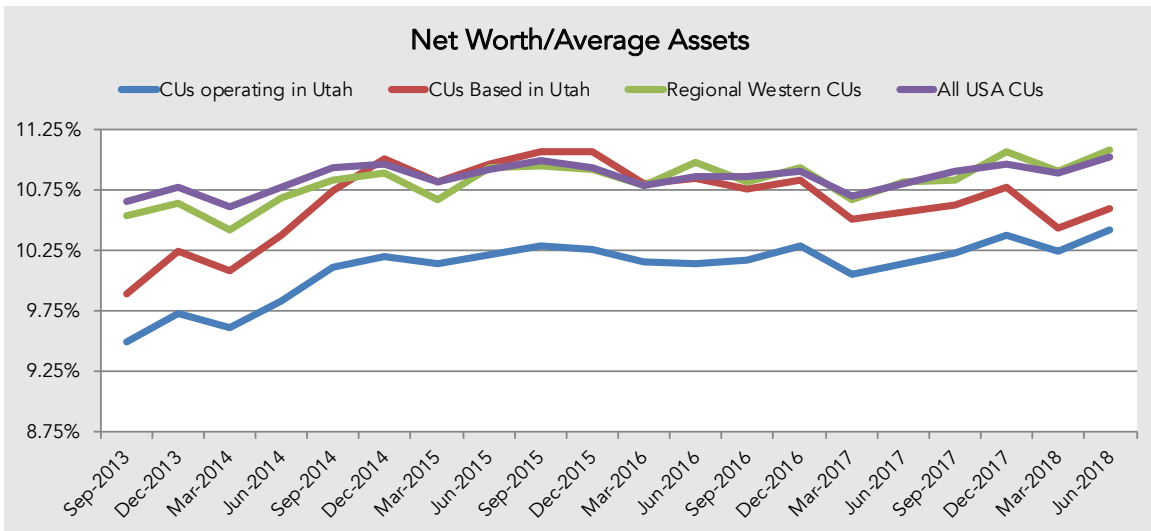
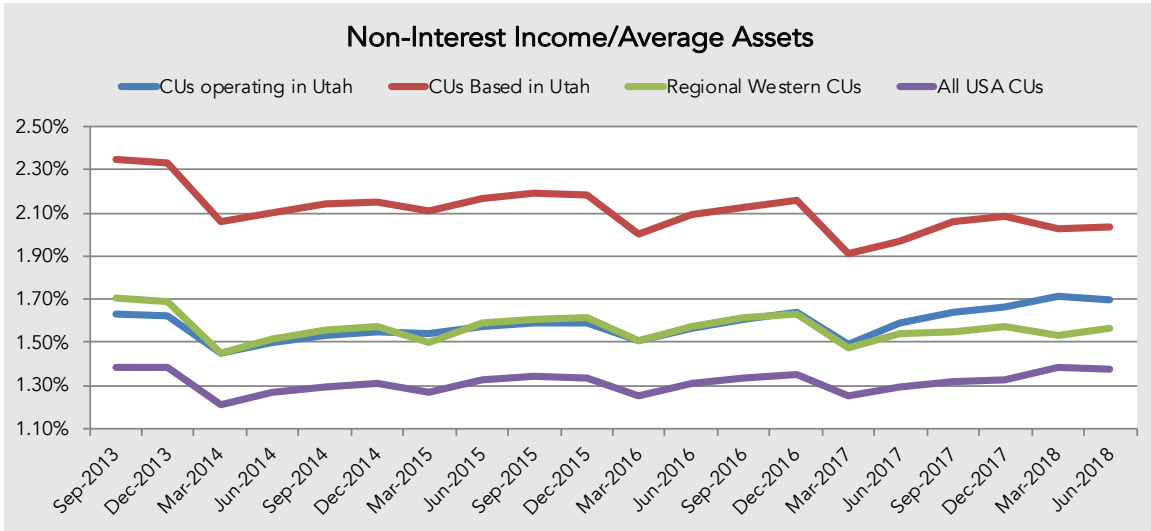
Shares as of June 30, 2018



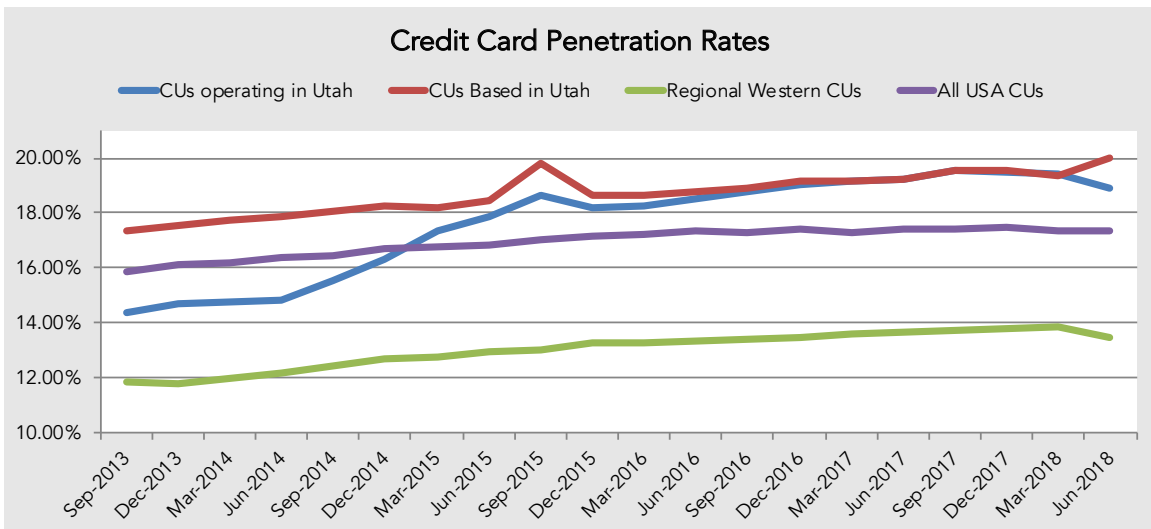
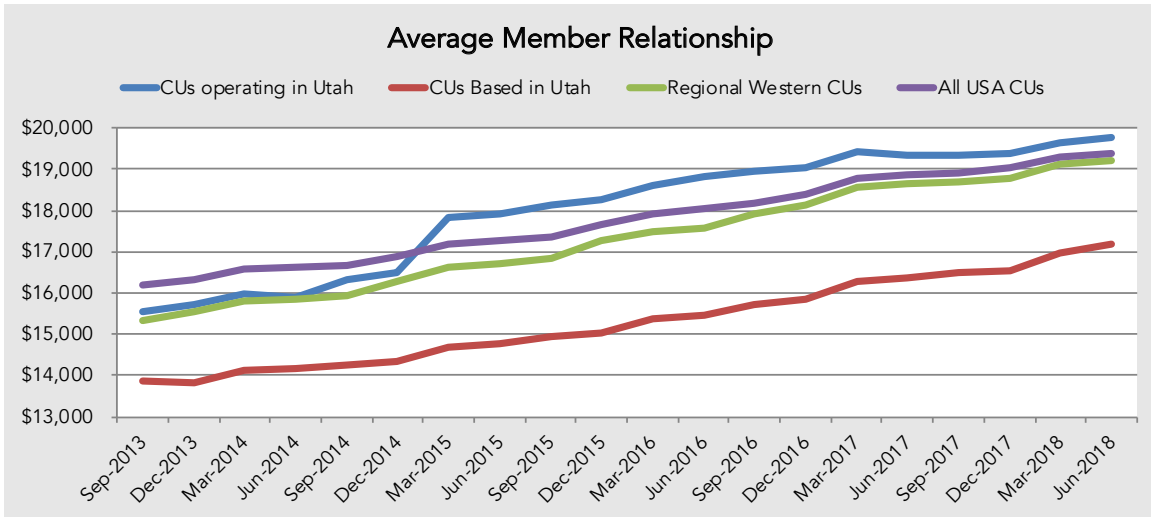
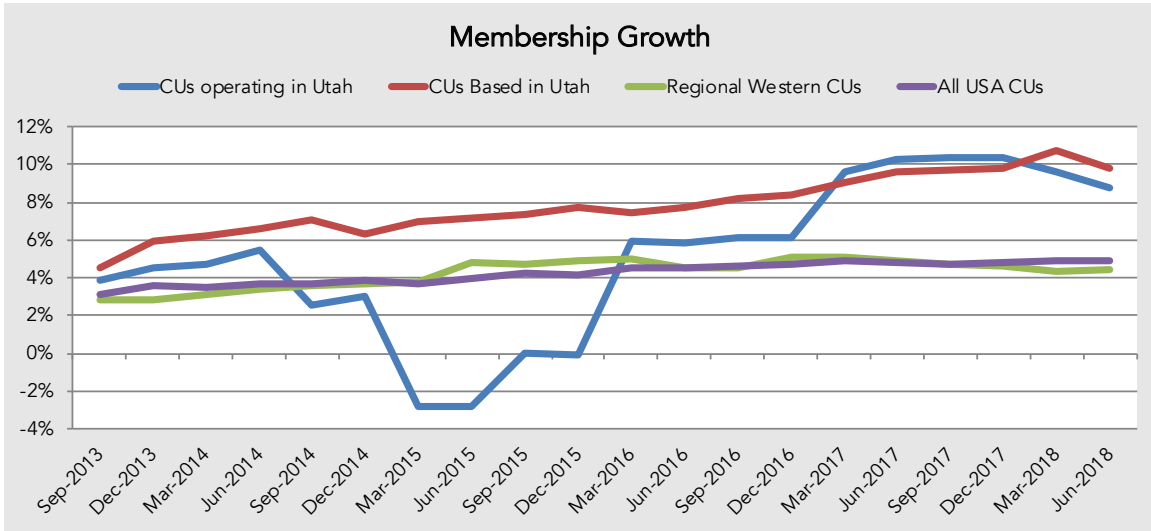
Earnings as of June 30, 2018



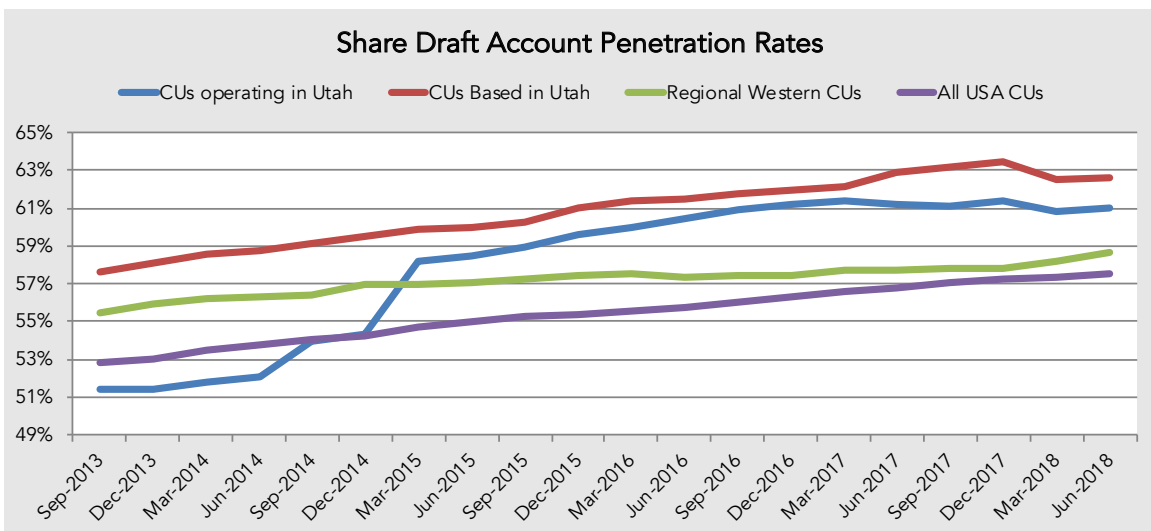
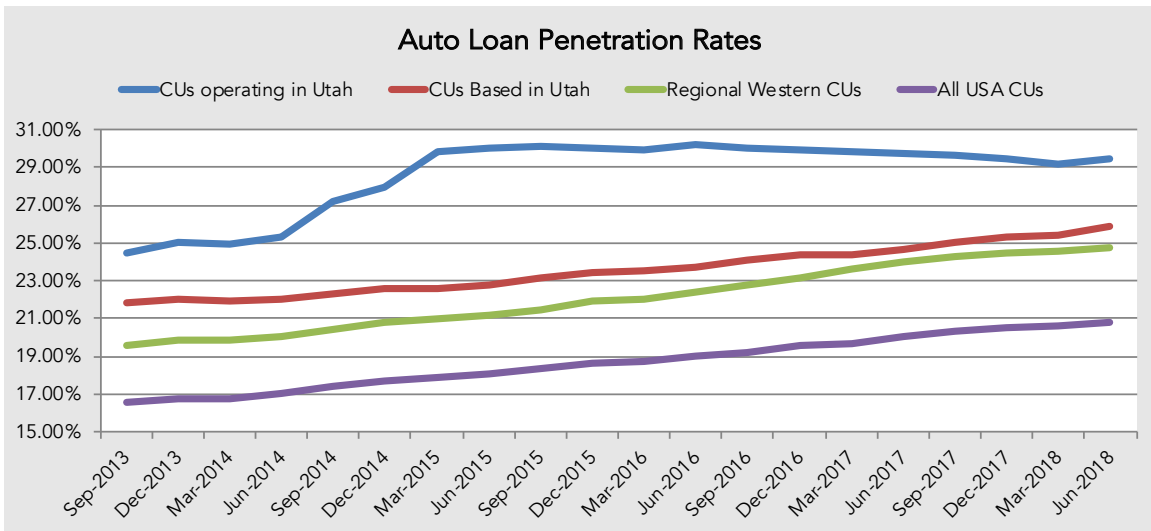
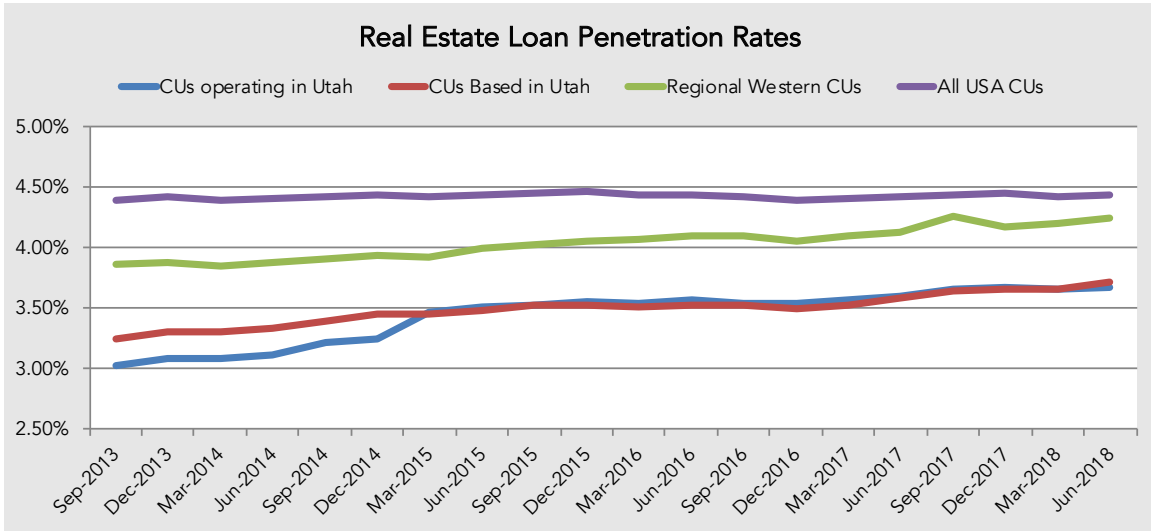
Earnings – continued as of June 30, 2018



Members as of June 30, 2018



Members – continued as of June 30, 2018



Consolidated U.S. Credit Union Financial Statement as of June 30, 2018

	Jun-2017	Jun-2018	%Chg
ASSETS			
Cash & Cash Equivalents	\$105,193,339,039	\$103,209,520,274	-1.89
Government Securities	\$190,142,179,632	\$180,668,482,051	-4.98
Corporate CU	\$3,292,408,609	\$3,500,382,052	6.32
Deposit in Banks and S&L's	\$36,987,637,429	\$33,085,167,896	-10.55
Mutual Funds	\$2,044,423,759	\$2,311,995,218	13.09
All Other Investments	\$44,804,774,206	\$46,912,591,741	4.70
Total Investments	\$382,464,762,674	\$369,688,139,232	-3.34
Real Estate Loans	\$455,424,517,357	\$500,481,610,042	9.89
Auto Loans	\$320,063,514,934	\$355,527,784,669	11.08
All Other Loans	\$144,600,124,530	\$157,118,427,478	8.66
Total Loans	\$920,088,156,821	\$1,013,127,822,189	10.11
(Loan Loss Allow)	\$(8,173,054,650)	\$(9,256,366,281)	13.25
Foreclosed & Repossessed Property	823854309	\$769,733,964	-6.57
Land & Buildings	\$21,880,286,140	\$23,679,806,358	8.22
Other Fixed Assets	\$4,600,477,780	\$5,049,603,998	9.76
All Other Assets	\$39,843,866,380	\$43,309,679,946	8.70
TOTAL ASSETS	\$1,361,525,592,521	\$1,446,368,419,406	6.23
LIABILITIES & CAPITAL			
Dividends Payable	\$194,808,832	\$235,079,606	20.67
Notes Payable	\$46,914,886,639	\$52,815,728,113	12.58
Reverse Repurchase Agreements	\$1,130,787,675	\$835,144,711	-26.14
Other Liabilities	\$14,409,842,449	\$17,032,829,328	18.20
Total Liabilities	\$62,650,325,595	\$70,918,781,758	13.20
Regular Shares & Deposits	\$430,924,899,204	\$461,179,490,687	7.02
Money Market Shares	259489917418	\$265,201,381,827	2.20
Share Drafts	\$179,212,900,004	\$195,718,121,729	9.21
IRA & Keogh	\$78,813,518,758	\$78,232,108,814	-0.74
Share Certificates	\$206,503,333,447	\$221,992,114,299	7.50
Total Shares	\$1,154,944,568,831	\$1,222,323,217,356	5.83
Regular Reserve	\$21,058,052,264	\$21,918,303,391	4.09
FASB 115 Val Reserves	\$(3,038,449,112)	\$(5,961,063,506)	-96.19
Undivided Earnings & Other Reserves	\$122,930,066,781	\$133,779,386,480	8.83
Equity Acquired in Merger	\$2,980,862,352	\$3,389,793,927	13.72
Total Reserves & Undivided Earnings	\$143,930,532,285	\$153,126,420,292	6.39
TOTAL LIABILITIES & CAPITAL	\$1,361,525,426,711	\$1,446,368,419,406	6.23

Consolidated U.S. Credit Union Financial Statement – cont. as of June 30, 2018

	YTD 2017	YTD 2018	%Chg
INCOME:			
Loans	\$20,233,221,988	\$22,809,714,453	12.73
(Less Rebates)	\$(12,523,072)	\$(13,966,176)	-11.52
Investments	\$2,814,984,934	\$3,432,193,124	21.93
Fee Income	\$4,054,939,454	\$4,296,292,222	5.95
Trading + Other Operating	\$4,575,769,293	\$5,446,690,573	19.03
Total Income	\$31,666,392,597	\$35,970,924,196	13.59
EXPENSES:			
Employee Compensation & Benefits	\$10,487,774,131	\$11,318,200,326	7.92
Travel & Conference	\$197,016,778	\$215,493,006	9.38
Office Occupancy	\$1,347,415,876	\$1,442,447,274	7.05
Office Operations	\$3,749,402,422	\$4,071,480,716	8.59
Education & Promotional	\$757,708,505	\$850,930,154	12.30
Loan Servicing	\$1,392,903,122	\$1,536,058,875	10.28
Professional Services	\$1,607,001,939	\$1,786,139,640	11.15
Member Insurance	\$12,856,526	\$10,078,346	-21.61
Operating Fees	\$87,329,445	\$100,244,390	14.79
Miscellaneous	\$687,730,658	\$714,929,645	3.95
Operating Expense Subtotal	\$20,327,139,402	\$22,046,002,372	8.46
Provision for Loan Losses	\$2,849,791,297	\$3,389,674,581	18.94
Operating Exp. + Provision for Loan Losses	\$23,176,930,699	\$25,435,676,953	9.75
Non-Operating Gain (Loss)	\$239,532,388	\$231,304,131	-3.44
Income before Dividends	\$8,728,994,286	\$10,766,551,374	23.95
Interest on Borrowed Funds	\$518,082,636	\$692,135,660	33.60
Dividends	\$3,015,934,107	\$3,686,641,859	22.24
Net Income Prior to Assessments	\$5,194,977,543	\$6,387,773,855	22.96
Net NCUA Assessment Expenses	\$10,399,706	\$(5,662,540)	-154.45
Net Income	\$5,184,577,837	\$6,393,436,395	23.32
SELECTED OPERATING DATA:			
Branches	20,653	21,064	1.99
Members	109,978,310	115,377,804	4.91
Potential Members	2,756,646,219	2,980,866,241	8.13
Employees	285,929	298,785	4.50
Members/Employee	385	386	0.40
Average Salary & Benefits/Employee	\$73,359	\$75,762	3.27
Total YTD Loan Originations	\$239,024,584,483	\$254,563,282,202	6.50

U.S. Credit Union Peer Group Performance as of June 30, 2018

	US Totals	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5596	2206	1049	727	709	354	246	305
Average Assets	\$258,464,693	\$7,499,745	\$32,365,718	\$71,888,368	\$159,568,034	\$357,109,439	\$707,895,731	\$3,048,907,127
12-month growth								
Net Worth Growth	8.24%	1.54%	3.59%	4.63%	5.43%	6.24%	8.41%	9.51%
Loan Growth	10.07%	4.11%	5.25%	6.43%	7.91%	8.65%	9.90%	10.97%
Share Growth	5.80%	0.15%	1.50%	2.39%	3.27%	4.46%	5.46%	6.94%
Member Growth	4.87%	-1.24%	-0.37%	0.42%	1.71%	3.80%	4.35%	6.76%
Capital								
Net worth/Assets	11.02%	14.18%	12.23%	11.57%	11.04%	11.02%	11.03%	10.88%
Solvency Ratio	115.78%	117.18%	114.41%	113.62%	113.38%	114.01%	114.91%	116.65%
Allowance for Loan Losses/ Delinquent Loans	136.05%	81.23%	89.49%	98.87%	114.44%	115.86%	129.79%	148.85%
Delinquency Ratio	0.67%	1.37%	0.98%	0.81%	0.77%	0.82%	0.62%	0.63%
Earnings								
ROA	0.90%	0.25%	0.47%	0.54%	0.62%	0.72%	0.82%	1.02%
Non-Interest Income/Average Assets	0.70%	0.42%	0.54%	0.64%	0.73%	0.79%	0.77%	0.69%
Net interest Margin	3.08%	3.31%	3.16%	3.19%	3.26%	3.20%	3.15%	3.01%
Operating Expenses/Average Assets	3.10%	3.61%	3.52%	3.64%	3.72%	3.67%	3.49%	2.83%
Yield on Average Earning Assets	3.87%	3.74%	3.63%	3.73%	3.88%	3.89%	3.87%	3.89%
Cost of Funds	0.70%	0.38%	0.36%	0.38%	0.44%	0.52%	0.57%	0.82%
Productivity								
Income per member	\$312	\$140	\$196	\$222	\$259	\$280	\$308	\$348
Income per employee	\$240,782	\$117,874	\$157,615	\$166,373	\$176,722	\$192,572	\$214,559	\$286,645
Operating expense per member	\$191	\$114	\$152	\$169	\$189	\$198	\$208	\$194
Assets per employee	\$4,840,842	\$2,688,404	\$3,519,946	\$3,519,146	\$3,534,711	\$3,776,960	\$4,230,966	\$5,758,069
YTD Loan Originations/Employee	\$851,996	\$343,912	\$412,150	\$438,187	\$498,740	\$559,519	\$653,745	\$1,116,832
Member Service Usage								
Auto Loan Penetration	20.83%	14.86%	17.98%	20.85%	19.97%	19.99%	21.56%	21.36%
Share draft penetration	57%	24%	42%	48%	53%	55%	58%	61%
Credit card penetration	17.33%	5.11%	10.56%	11.90%	13.28%	14.14%	15.72%	20.23%
\$ Average share balance	\$10,499	\$5,398	\$7,555	\$8,168	\$8,960	\$9,407	\$10,273	\$11,555
# Loan and Share Accounts per member	2.52	1.82	2.16	2.26	2.37	2.38	2.44	2.66
Lending Profile								
Loans to Shares	83%	58%	60%	65%	74%	79%	83%	87%
Average Loan Balance	\$15,229	\$7,604	\$9,298	\$10,087	\$12,376	\$13,969	\$15,147	\$16,710
\$ Total Loans Outstanding/ Employees	\$3,390,831	\$1,320,894	\$1,828,973	\$2,002,601	\$2,282,613	\$2,578,349	\$2,993,267	\$4,179,990
% of RE loans to total loans	49.40%	16.46%	34.50%	38.79%	43.13%	46.02%	47.66%	52.08%

Consolidated Utah Credit Union Financial Statement as of June 30, 2018

For credit unions based in Utah.

	Jun-2017	Jun-2018	%Chg
ASSETS			
Cash & Cash Equivalents	\$2,146,401,367	\$1,751,861,469	-18.38
Government Securities	\$1,698,951,751	\$1,739,939,953	2.41
Corporate CU	\$40,667,654	\$49,090,633	20.71
Deposit in Banks and S&L's	\$401,786,451	\$351,771,929	-12.45
Mutual Funds	\$10,357,022	\$9,142,661	-11.73
All Other Investments	\$602,914,267	\$584,128,881	-3.12
Total Investments	\$4,901,078,512	\$4,485,935,526	-8.47
Real Estate Loans	\$6,620,037,800	\$7,803,591,937	17.88
Auto Loans	\$8,826,631,027	\$10,404,216,951	17.87
All Other Loans	\$3,036,840,120	\$3,558,734,767	17.19
Total Loans	\$18,483,508,947	\$21,766,543,655	17.76
(Loan Loss Allow)	\$(181,282,525)	\$(222,132,829)	22.53
Foreclosed & Repossessed Property	43365908	\$40,312,624	-7.04
Land & Buildings	\$595,193,914	\$719,720,422	20.92
Other Fixed Assets	\$99,220,900	\$106,743,718	7.58
All Other Assets	\$655,618,658	\$715,755,843	9.17
TOTAL ASSETS	\$24,596,704,314	\$27,612,878,959	12.26
LIABILITIES & CAPITAL			
Dividends Payable	\$5,273,545	\$7,301,682	38.46
Notes Payable	\$553,741,170	\$379,075,162	-31.54
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$284,288,254	\$398,476,560	40.17
Total Liabilities	\$843,302,969	\$784,853,404	-6.93
Regular Shares & Deposits	\$7,245,628,474	\$8,376,700,747	15.61
Money Market Shares	5543477207	\$5,815,285,583	4.90
Share Drafts	\$3,477,652,110	\$3,975,279,329	14.31
IRA & Keogh	\$1,143,762,032	\$1,209,684,256	5.76
Share Certificates	\$3,854,019,631	\$4,680,929,420	21.46
Total Shares	\$21,264,539,454	\$24,057,879,335	13.14
Regular Reserve	\$236,977,426	\$243,984,949	2.96
FASB 115 Val Reserves	\$(101,503,226)	\$(143,098,123)	-40.98
Undivided Earnings & Other Reserves	\$2,309,517,777	\$2,624,350,036	13.63
Equity Acquired in Merger	\$43,871,627	\$44,909,358	2.37
Total Reserves & Undivided Earnings	\$2,488,863,604	\$2,770,146,220	11.30
TOTAL LIABILITIES & CAPITAL	\$24,596,706,027	\$27,612,878,959	12.26

Consolidated Utah Credit Union Financial Statement – cont. as of June 30, 2018

For credit unions based in Utah.

	YTD 2017	YTD 2018	%Chg
INCOME:			
Loans	\$386,623,168	\$481,460,480	24.53
(Less Rebates)	\$(3,152)	\$(5,290)	-67.83
Investments	\$29,626,362	\$37,022,405	24.96
Fee Income	\$105,517,983	\$116,312,684	10.23
Trading + Other Operating	\$127,511,986	\$154,014,395	20.78
Total Income	\$649,276,347	\$788,804,674	21.49
EXPENSES:			
Employee Compensation & Benefits	\$215,989,945	\$247,445,656	14.56
Travel & Conference	\$4,492,338	\$4,877,015	8.56
Office Occupancy	\$28,699,463	\$29,356,174	2.29
Office Operations	\$72,283,371	\$82,956,864	14.77
Education & Promotional	\$18,666,935	\$20,953,438	12.25
Loan Servicing	\$40,490,753	\$50,655,669	25.10
Professional Services	\$17,717,055	\$17,876,288	0.90
Member Insurance	\$105,752	\$118,498	12.05
Operating Fees	\$1,478,693	\$1,849,353	25.07
Miscellaneous	\$13,790,562	\$17,954,247	30.19
Operating Expense Subtotal	\$413,714,867	\$474,043,202	14.58
Provision for Loan Losses	\$47,677,383	\$73,474,357	54.11
Operating Exp. + Provision for Loan Losses	\$461,392,250	\$547,517,559	18.67
Non-Operating Gain (Loss)	\$858,619	\$4,129,867	380.99
Income before Dividends	\$188,742,716	\$245,416,982	30.01
Interest on Borrowed Funds	\$3,077,586	\$3,552,131	15.42
Dividends	\$52,802,699	\$71,089,476	34.63
Net Income Prior to Assessments	\$132,862,431	\$170,775,375	28.54
Net NCUA Assessment Expenses	\$-	\$2,746	Infinity
Net Income	\$132,862,431	\$170,772,629	28.53
SELECTED OPERATING DATA:			
Branches	455	467	3
Members	2,429,093	2,667,130	10
Potential Members	41,828,540	47,751,741	14
Employees	7,037	7,687	9
Members/Employee	345	347	1
Average Salary & Benefits/Employee	\$61,387	\$64,384	4.88
Total YTD Loan Originations	\$7,928,364,244	\$9,236,899,817	16.50

Utah Credit Union Peer Group Performance as of June 30, 2018

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	69	39	10	9	11
Average Assets	\$771,109,979	\$14,770,618	\$111,374,963	\$460,044,603	\$4,236,923,455
12-month growth					
Net Worth Growth	12.13%	6.22%	11.98%	11.56%	10.48%
Loan Growth	12.28%	13.22%	10.86%	12.59%	10.48%
Share Growth	10.23%	4.08%	8.65%	9.42%	8.63%
Member Growth	8.80%	-2.68%	3.02%	3.80%	7.88%
Capital					
Net worth/Assets	10.42%	13.81%	12.08%	10.87%	10.30%
Solvency Ratio	113.95%	117.51%	114.03%	112.08%	114.08%
Allowance for Loan Losses/Delinquent Loans	156.94%	140.45%	124.49%	187.71%	156.38%
Delinquency Ratio	0.60%	0.73%	0.45%	0.31%	0.63%
Earnings					
ROA	1.13%	0.95%	0.98%	1.13%	1.13%
Non-Interest Income/Average Assets	0.90%	0.51%	0.64%	0.75%	0.91%
Net interest Margin	3.17%	3.47%	3.27%	3.23%	3.13%
Operating Expenses/Average Assets	3.26%	3.31%	3.40%	3.32%	3.22%
Yield on Average Earning Assets	4.02%	4.05%	3.96%	4.09%	3.99%
Cost of Funds	0.72%	0.52%	0.53%	0.71%	0.73%
Productivity					
Income per member	\$315	\$200	\$249	\$302	\$320
Income per employee	\$234,637	\$177,828	\$172,662	\$200,580	\$240,887
Operating expense per member	\$187	\$135	\$169	\$187	\$188
Assets per employee	\$4,404,492	\$3,692,655	\$3,575,440	\$3,833,705	\$4,499,315
YTD Loan Originations/Employee	\$1,163,247	\$688,712	\$570,460	\$830,284	\$1,222,826
Member Service Usage					
Auto Loan Penetration	29.46%	22.34%	24.46%	23.97%	30.23%
Share draft penetration	61%	35%	53%	56%	62%
Credit card penetration	18.92%	6.44%	15.86%	16.67%	19.43%
\$ Average share balance	\$10,060	\$6,949	\$9,003	\$10,196	\$10,132
# Loan and Share Accounts per member	2.73	2.08	2.63	2.58	2.75
Lending Profile					
Loans to Shares	93%	80%	77%	83%	95%
Average Loan Balance	\$13,847	\$11,910	\$10,585	\$13,880	\$13,952
\$ Total Loans Outstanding/Employees	\$3,553,828	\$2,512,297	\$2,415,684	\$2,842,994	\$3,677,531
% of RE loans to total loans	40.13%	30.62%	36.69%	44.92%	39.91%

Utah Credit Union Leaders under \$4 million in assets

as of June 30, 2018

CUs in group: 13*

12-month share growth

Credit Union	Share growth	Shares
Granite Furniture Employees	114.45%	\$1,146,997
North Sanpete	5.79%	\$711,334
Tri-County	5.72%	\$115,309
Presto Lewiston Employees	4.67%	\$282,155
South Sanpete	3.25%	\$966,344
Beckstrand and Associates	0.21%	\$90,941

Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	62.18%	\$243,959
Tri-County	30.20%	\$166,389
Employees First	27.86%	\$1,676,548
North Sanpete	25.44%	\$940,053
Presto Lewiston Employees	24.93%	\$369,717
Granite Furniture Employees	23.24%	\$1,476,696
Valley Wide	20.23%	\$477,092
Uintah	14.99%	\$3,358,156
Provo Police & Fire Dept.	14.37%	\$2,833,419
Orem City Employees	12.25%	\$3,399,067

12-month loan growth

Credit Union	Loan Growth	Loans
Tri-County	19.18%	\$78,275
North Sanpete	9.20%	\$831,060
Provo Police & Fire Dept.	8.33%	\$1,902,610
South Sanpete	3.06%	\$631,516
Valley Wide	1.89%	\$417,999
Beckstrand and Associates	0.00%	\$25,740

Return on Assets

Credit Union	ROA	Assets
Valley Wide	0.88%	\$477,092
North Sanpete	0.65%	\$940,053
Beckstrand and Associates	0.48%	\$243,959
Orem City Employees	0.39%	\$3,399,067
Uintah	0.37%	\$3,358,156
Tri-County	0.22%	\$166,389
Granite Furniture Employees	0.20%	\$1,476,696
Provo Police & Fire Dept.	0.19%	\$2,833,419
Employees First	0.00%	\$1,676,548

12-month member growth

Credit Union	Mbr. Growth	Members
Granite Furniture Employees	0.53%	191
Provo Police & Fire Dept.	0.21%	965

Loans/Shares

Credit Union	Loans/Shares	Assets
North Sanpete	116.83%	\$940,053
Valley Wide	109.65%	\$477,092
Presto Lewiston Employees	89.11%	\$369,717
Granite Furniture Employees	77.40%	\$1,476,696
Provo Police & Fire Dept.	76.34%	\$2,833,419
Tri-County	67.88%	\$166,389
South Sanpete	65.35%	\$1,049,124
Utah Prison Employees	62.96%	\$3,674,440
Sunnyside	62.14%	\$2,239,695
Uintah	48.46%	\$3,358,156

* Excludes a credit union that submitted a Call Report for June, but that has merged since.

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

as of June 30, 2018

CUs in group: 25

12-month share growth

Credit Union	Share growth	Shares
City Center	32.85%	\$14,260,698
Devils Slide	11.08%	\$11,168,063
Education 1st	10.86%	\$30,594,309
Freedom	9.90%	\$32,117,106
Grand County	9.31%	\$29,335,466
San Juan	8.31%	\$17,563,379
Firefighters	7.93%	\$37,942,908
Local Union 354 IBEW	7.13%	\$22,712,595
Millard County	6.32%	\$32,634,916
Utah	4.04%	\$17,521,493

12-month loan growth

Credit Union	Loan Growth	Loans
Kings Peak	41.22%	\$13,508,805
City Center	37.48%	\$14,767,088
Firefighters	26.35%	\$31,196,506
San Juan	24.73%	\$14,723,075
Education 1st	20.04%	\$26,189,320
P&S	19.83%	\$11,773,213
National JAACL	19.09%	\$15,411,285
Varex	17.46%	\$7,888,996
Grand County	16.34%	\$27,464,131
Nephi Western Employees	16.25%	\$29,899,313

12-month member growth

Credit Union	Mbr. Growth	Members
Gibbons and Reed Employees	21.98%	1,526
Grand County	10.25%	4,677
Varex	2.16%	1,327
Freedom	2.02%	3,679
Firefighters	1.16%	3,582
Local Union 354 IBEW	0.69%	2,615
Hi-land	0.57%	2,821
Devils Slide	0.54%	1,499
Millard County	0.18%	5,484
Utah	0.00%	2,032

Capital/Assets

Credit Union	Capital/Assets	Assets
Nephi Western Employees	32.95%	\$33,894,294
Meadow Gold Employees	24.23%	\$4,832,116
SEA	23.74%	\$4,804,942
Hollyfrontier Employee's	22.37%	\$6,136,580
Hi-land	19.97%	\$48,176,263
Desertview	16.93%	\$32,714,064
Logan Medical	16.76%	\$22,074,078
Gibbons and Reed Employees	16.69%	\$5,547,286
Varex	16.43%	\$16,035,711
CUP	15.38%	\$6,334,782

Return on Assets

Credit Union	ROA	Assets
City Center	2.86%	\$15,906,153
San Juan	2.33%	\$19,785,024
Nephi Western Employees	2.09%	\$33,894,294
Grand County	1.82%	\$33,824,228
Hollyfrontier Employee's	1.47%	\$6,136,580
Logan Medical	1.46%	\$22,074,078
Hi-land	1.41%	\$48,176,263
Freedom	1.27%	\$36,489,236
Logan Cache Rich	1.16%	\$24,476,118
Kings Peak	1.12%	\$15,991,153

Loans/Shares

Credit Union	Loans/Shares	Assets
Nephi Western Employees	131.15%	\$33,894,294
Hollyfrontier Employee's	127.02%	\$6,136,580
Kings Peak	104.63%	\$15,991,153
City Center	103.55%	\$15,906,153
Grand County	93.62%	\$33,824,228
CUP	93.00%	\$6,334,782
Freedom	92.66%	\$36,489,236
Meadow Gold Employees	91.65%	\$4,832,116
Local Union 354 IBEW	88.29%	\$26,256,371
Education 1st	85.60%	\$33,839,448

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

as of June 30, 2018

CUs in group: 10

12-month share growth

Credit Union	Share growth	Shares
Hercules First	41.55%	\$89,392,084
Pacific Horizon	17.03%	\$61,306,217
Nebo	9.14%	\$75,417,409
Weber State	7.85%	\$106,796,592
Box Elder County	7.20%	\$99,320,353
Utah Heritage	6.49%	\$62,221,788
Members First	5.78%	\$110,570,063
Eastern Utah Community	4.54%	\$116,402,015
Horizon Utah	3.29%	\$125,664,337
Transwest	2.16%	\$125,531,549

12-month loan growth

Credit Union	Loan Growth	Loans
Hercules First	77.37%	\$53,060,471
Pacific Horizon	18.18%	\$57,149,428
Horizon Utah	13.76%	\$88,150,489
Utah Heritage	10.87%	\$51,695,238
Nebo	9.27%	\$70,186,435
Weber State	7.22%	\$100,458,948
Members First	6.78%	\$79,151,523
Box Elder County	4.47%	\$71,510,168
Transwest	3.16%	\$106,626,316
Eastern Utah Community	2.77%	\$74,496,623

12-month member growth

Credit Union	Mbr. Growth	Members
Hercules First	55.66%	8,102
Horizon Utah	7.39%	12,262
Nebo	3.33%	11,496
Pacific Horizon	2.25%	7,786
Transwest	0.92%	12,149
Eastern Utah Community	0.67%	11,793
Weber State	0.09%	9,676

Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	22.51%	\$129,237,169
Nebo	17.53%	\$91,524,376
Horizon Utah	11.34%	\$142,156,231
Members First	10.54%	\$125,332,734
Utah Heritage	10.45%	\$70,032,217
Hercules First	10.37%	\$99,835,113
Eastern Utah Community	10.25%	\$129,904,616
Weber State	9.77%	\$118,857,098
Pacific Horizon	9.66%	\$68,169,969
Transwest	9.30%	\$138,700,106

Return on Assets

Credit Union	ROA	Assets
Box Elder County	2.00%	\$129,237,169
Nebo	1.46%	\$91,524,376
Eastern Utah Community	1.26%	\$129,904,616
Utah Heritage	1.13%	\$70,032,217
Pacific Horizon	1.09%	\$68,169,969
Transwest	0.91%	\$138,700,106
Members First	0.75%	\$125,332,734
Horizon Utah	0.67%	\$142,156,231
Weber State	0.41%	\$118,857,098
Hercules First	0.08%	\$99,835,113

Loans/Shares

Credit Union	Loans/Shares	Assets
Weber State	94.07%	\$118,857,098
Pacific Horizon	93.22%	\$68,169,969
Nebo	93.06%	\$91,524,376
Transwest	84.94%	\$138,700,106
Utah Heritage	83.08%	\$70,032,217
Box Elder County	72.00%	\$129,237,169
Members First	71.58%	\$125,332,734
Horizon Utah	70.15%	\$142,156,231
Eastern Utah Community	64.00%	\$129,904,616
Hercules First	59.36%	\$99,835,113

Utah Credit Union Leaders over \$200 million in assets

as of June 30, 2018

CUs in group: 20

12-month share growth

Credit Union	Share growth	Shares
Mountain America	19.25%	\$6,628,000,597
Deseret First	16.44%	\$639,079,940
Utah First	15.43%	\$335,272,825
America First	12.97%	\$8,903,731,564
Utah Community	11.80%	\$1,222,101,100
American United Family Of Credit Unions	11.67%	\$191,413,826
Cyprus	9.44%	\$811,639,376
University	8.42%	\$891,295,142
Operating Engineers LU #3	8.39%	\$897,873,250
Alpine	8.12%	\$184,337,905

12-month loan growth

Credit Union	Loan Growth	Loans
Alpine	23.87%	\$158,509,138
America First	23.32%	\$7,875,440,660
UNIFY Financial	22.40%	\$2,363,013,646
Utah First	17.73%	\$311,433,979
Mountain America	17.02%	\$6,698,750,962
Goldenwest	16.90%	\$1,143,411,889
Cyprus	15.87%	\$831,811,862
Wasatch Peaks	14.92%	\$269,308,229
Utah Power	14.01%	\$317,490,709
Utah Community	11.73%	\$971,619,978

12-month member growth

Credit Union	Mbr. Growth	Members
America First	13.36%	976,394
Utah Community	12.62%	171,756
Mountain America	10.98%	754,486
Deseret First	10.31%	69,457
Goldenwest	7.42%	133,134
UNIFY Financial	7.36%	243,143
University	6.06%	95,353
Alpine	5.93%	23,155
Operating Engineers LU #3	5.67%	81,769
American United Family Of Credit Unions	5.51%	20,542

Capital/Assets

Credit Union	Capital/Assets	Assets
Operating Engineers LU #3	14.85%	\$1,124,911,497
Goldenwest	14.76%	\$1,497,940,371
American United Family Of Credit Unions	14.43%	\$222,273,367
Utah Power	12.50%	\$660,445,011
Delta Community	12.33%	\$5,792,103,677
Utah First	12.19%	\$383,314,034
Chevron	11.88%	\$3,337,656,694
Cyprus	11.65%	\$921,898,102
University	11.34%	\$1,007,678,192
Utah Community	11.06%	\$1,387,595,015

Return on Assets

Credit Union	ROA	Assets
Chevron	1.78%	\$3,337,656,694
Utah First	1.74%	\$383,314,034
Mountain America	1.58%	\$7,784,197,949
Cyprus	1.51%	\$921,898,102
University	1.41%	\$1,007,678,192
American United Family Of Credit Unions	1.40%	\$222,273,367
Goldenwest	1.27%	\$1,497,940,371
Utah Community	1.22%	\$1,387,595,015
America First	1.18%	\$10,105,262,270
Wasatch Peaks	1.15%	\$324,389,754

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	106.46%	\$9,492,467,052
Cyprus	102.49%	\$921,898,102
Mountain America	101.07%	\$7,784,197,949
UNIFY Financial	97.96%	\$2,914,205,803
University	96.77%	\$1,007,678,192
Utah First	92.89%	\$383,314,034
Wasatch Peaks	92.87%	\$324,389,754
Chevron	92.69%	\$3,337,656,694
American United Family Of Credit Unions	91.04%	\$222,273,367
Delta Community	90.74%	\$5,792,103,677