



3Q 2018

Utah Credit Union Performance Summary

3rd 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 September 30, 2018

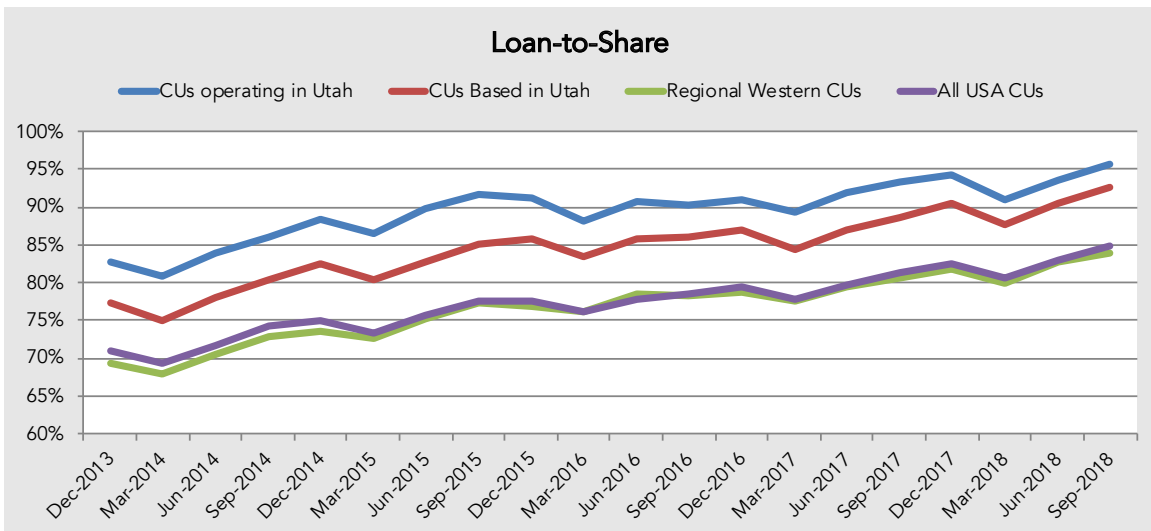
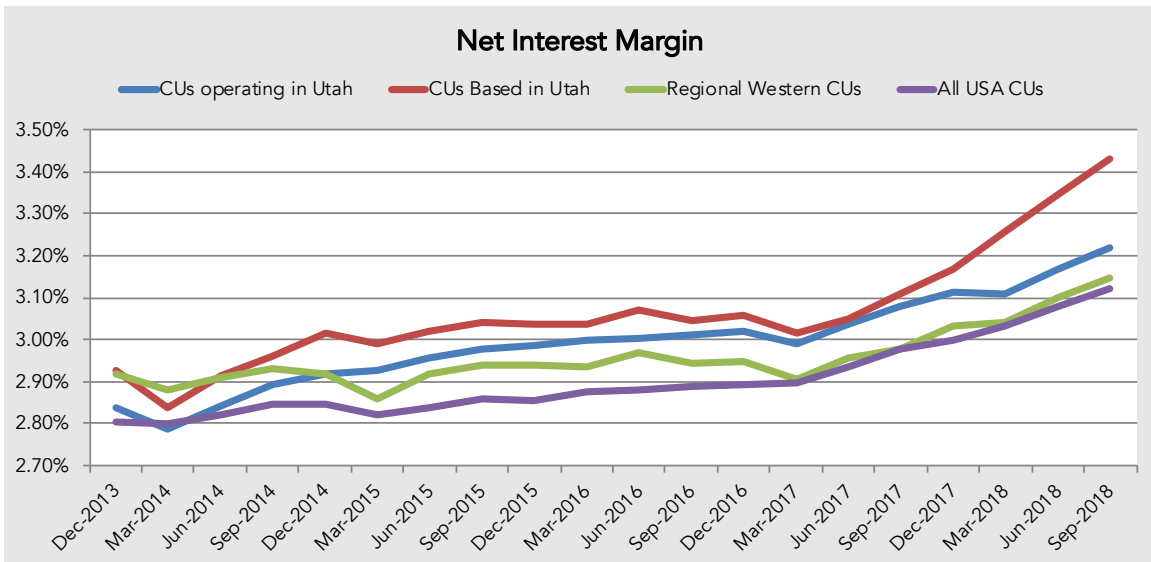
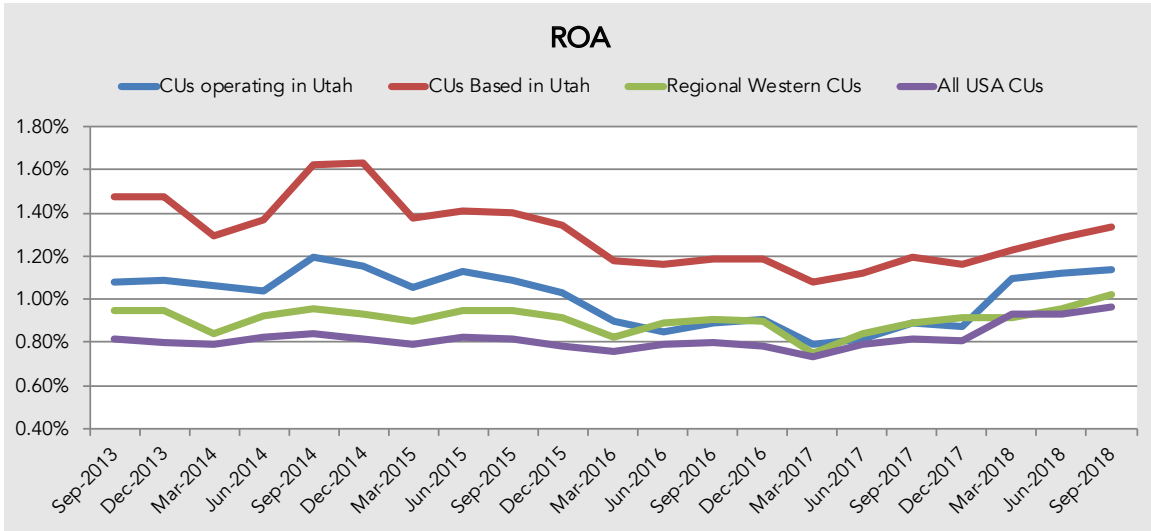
	US Cus	UT CUs*	UT as % of Industry
Number of CUs	5,551	62	1.12%
Federal Chartered CUs	3,421	31	0.91%
State-Chartered CUs, NCUSIF insured	2,015	31	1.54%
State-Chartered CUs, ASI insured	115	-	0.00%
Total State Chartered CUs	2,130	31	1.46%
Total Members	116,761,968	2,723,912	2.33%
Members, average per CU	21,034	43,934	208.87%
# of Mergers/Liquidations YTD	123	4	3.25%
Total Assets	\$1,457,083,572,123	\$28,197,840,319	1.94%
Total Loans	\$1,211,546,516,757	\$24,066,123,369	1.99%
Total Shares	\$1,037,423,193,875	\$22,650,874,302	2.18%
Total Capital	\$166,190,670,729	\$3,101,339,605	1.87%
Average Asset Size	\$262,490,285	\$454,803,876	173.27%

	As a % of Average Assets	
	US CUs	UT CUs*
Interest Income (annualized)	3.77%	4.02%
Interest Expense (annualized)	0.64%	0.60%
Net Interest Margin	3.12%	3.43%
Loss Provisions (annualized)	0.45%	0.58%
Operating Expenses	3.12%	3.62%
Non-interest income (annualized)	1.41%	2.11%
ROA	0.96%	1.33%

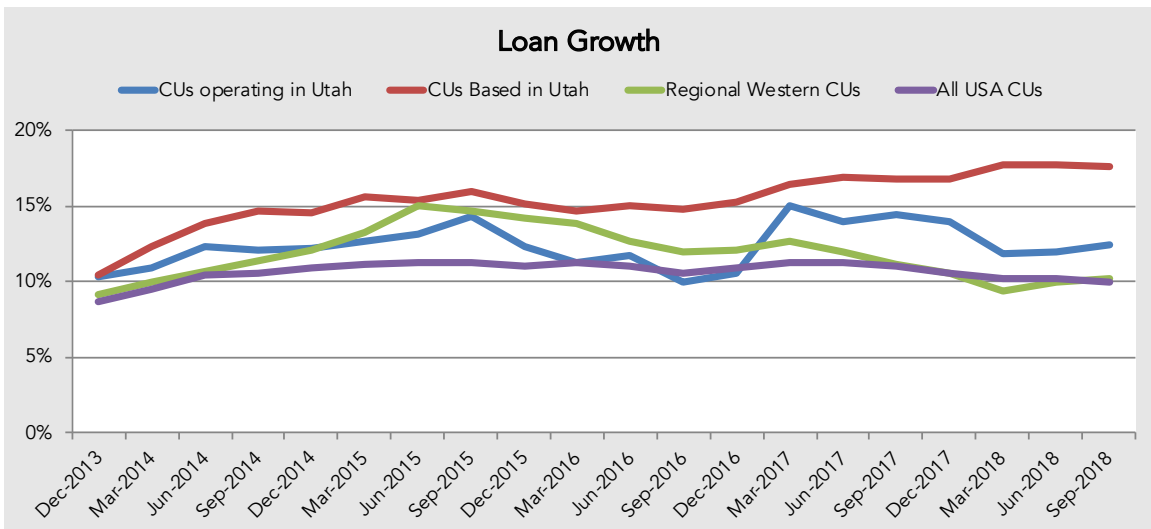
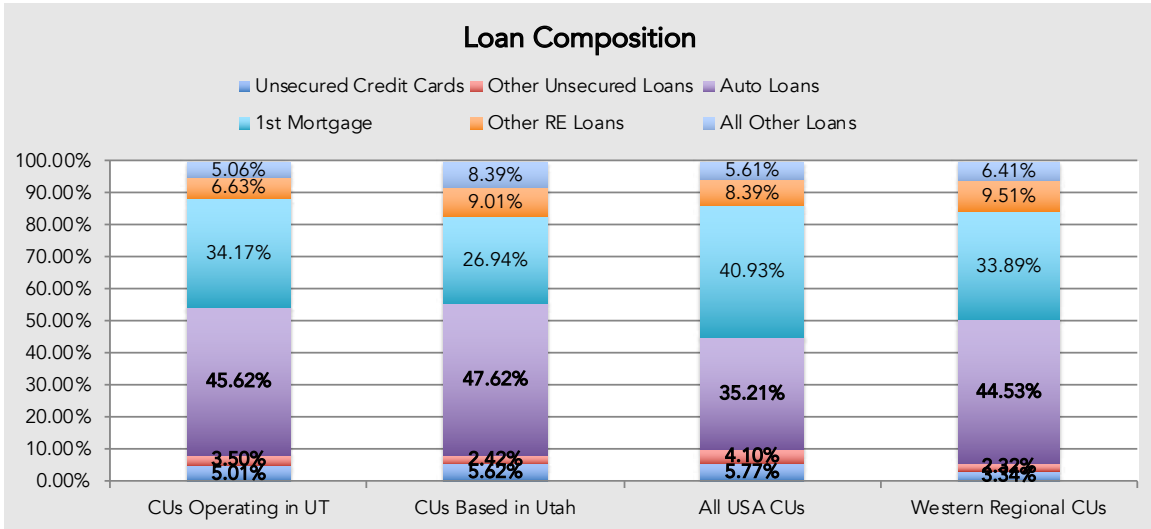
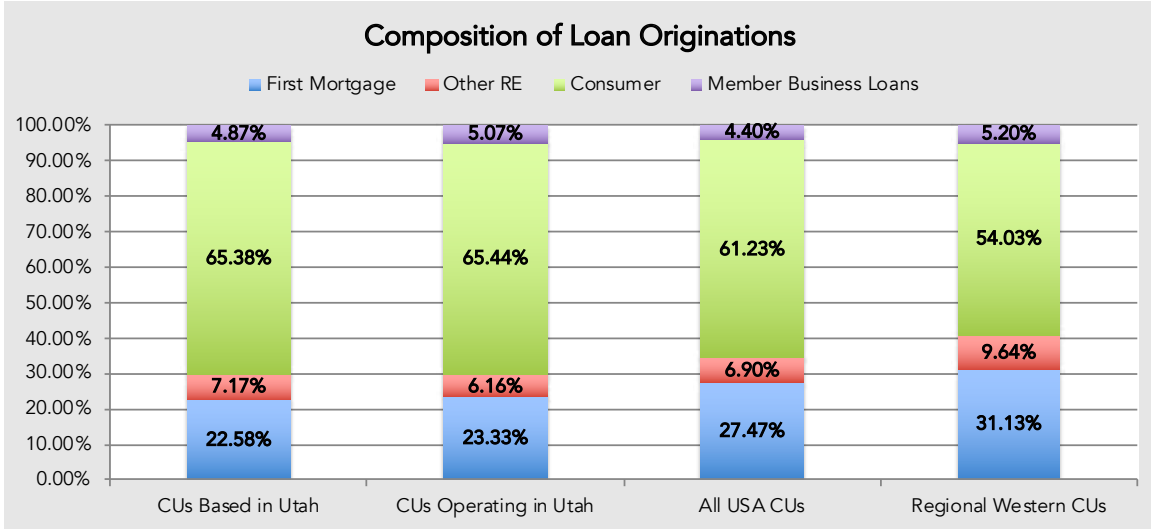
	US CUs	UT CUs*
12-month loan growth	9.95%	17.57%
12-month share growth	5.45%	12.75%
12-month capital growth	6.85%	12.48%
12-month asset growth	6.01%	11.91%
Loans/Shares	84.83%	92.49%
Net Worth/Assets	11.22%	10.71%
Capital/Assets	11.41%	11.00%
Delinquency Ratio	0.67%	0.64%
Average Loan Balance	\$15,274	\$11,996
Average Share Balance	\$10,376	\$8,835

* Credit unions based in Utah

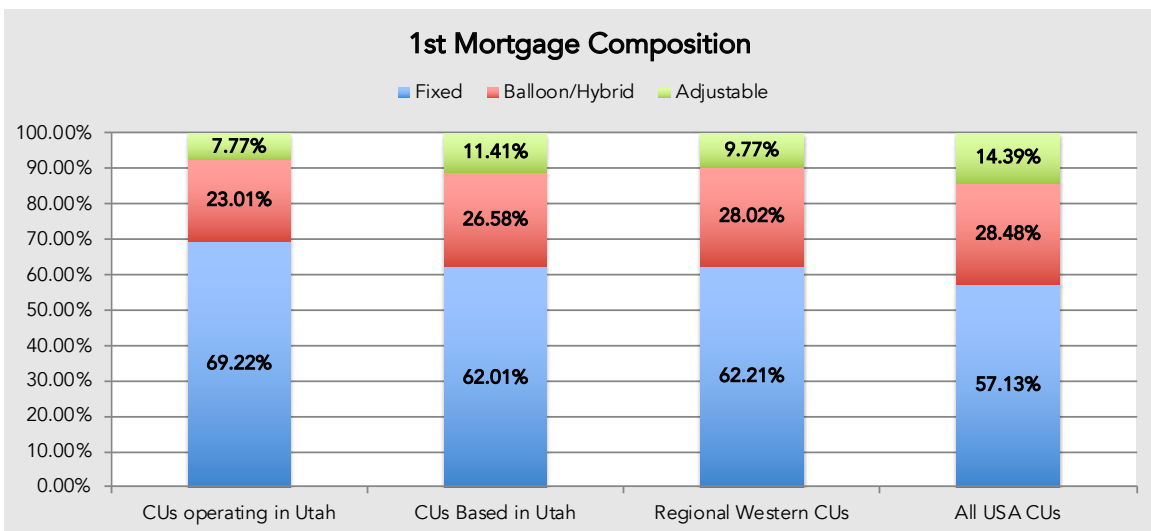
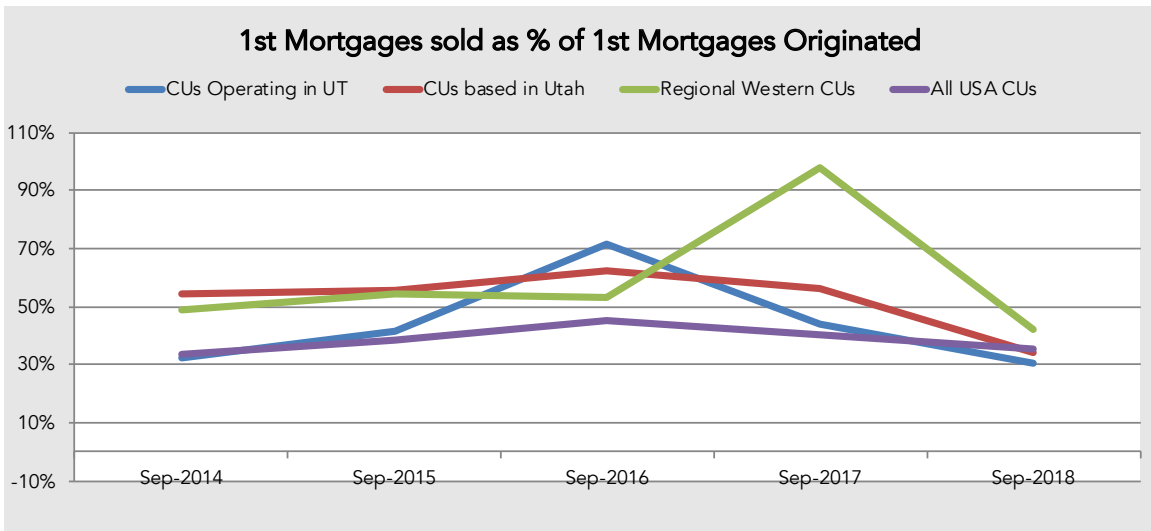
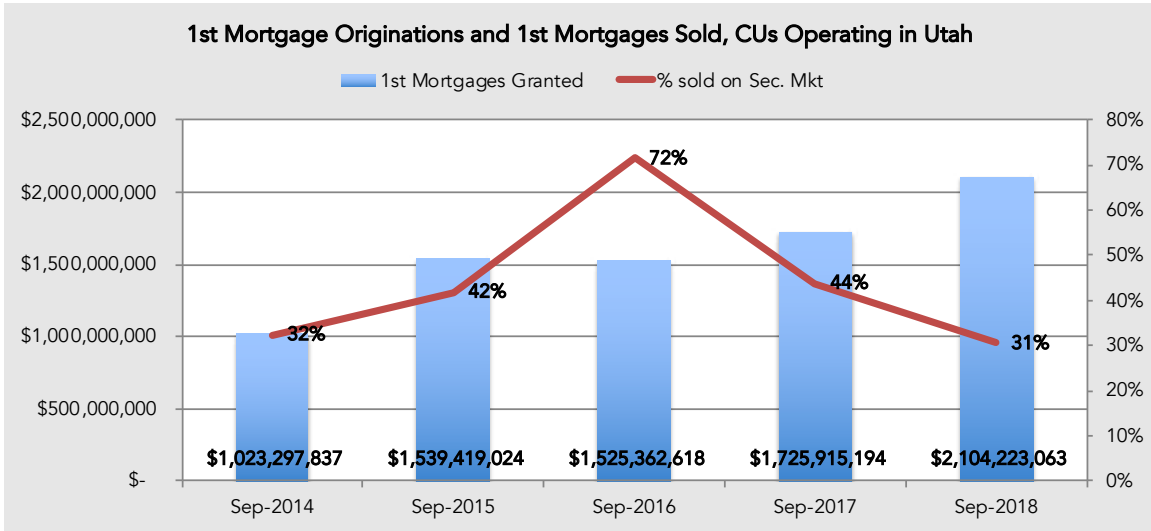
Key Ratios as of September 30, 2018



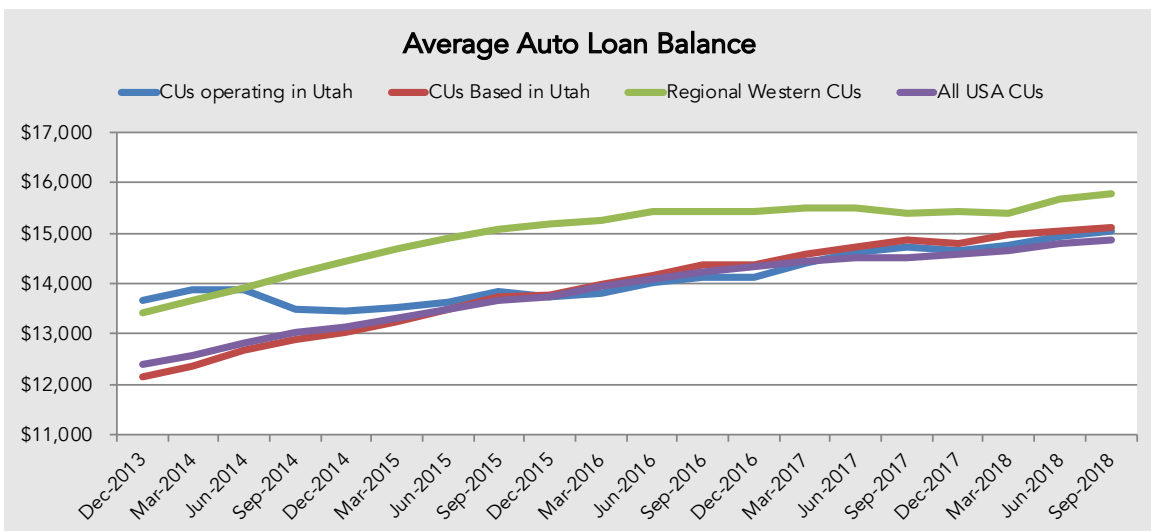
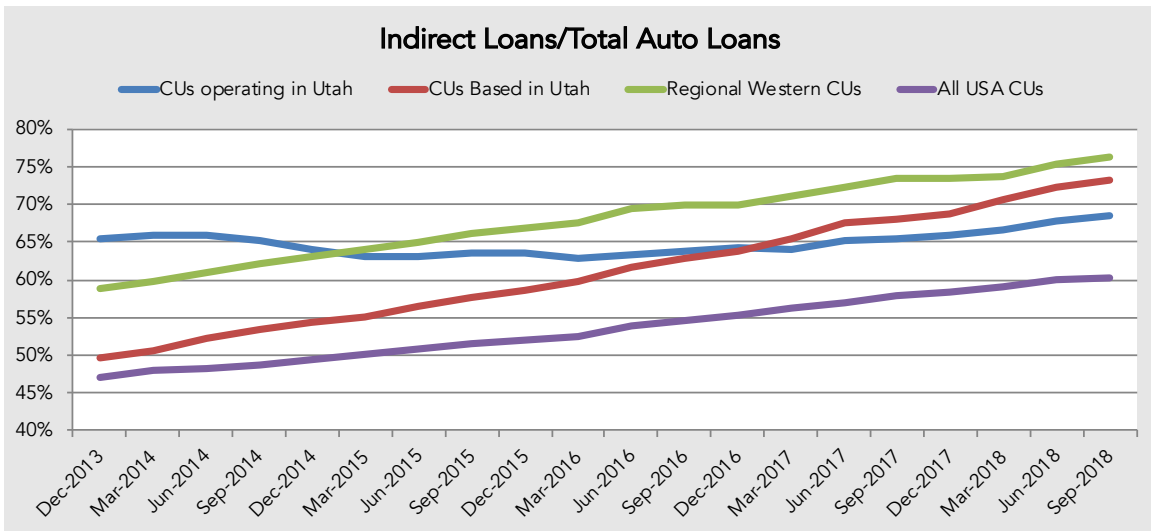
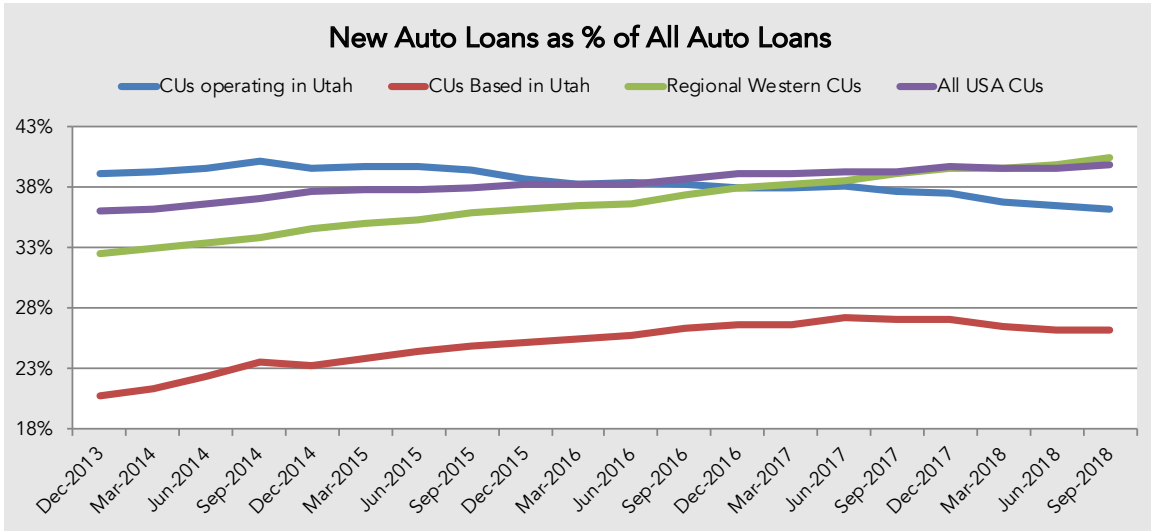
Lending – Overview as of September 30, 2018



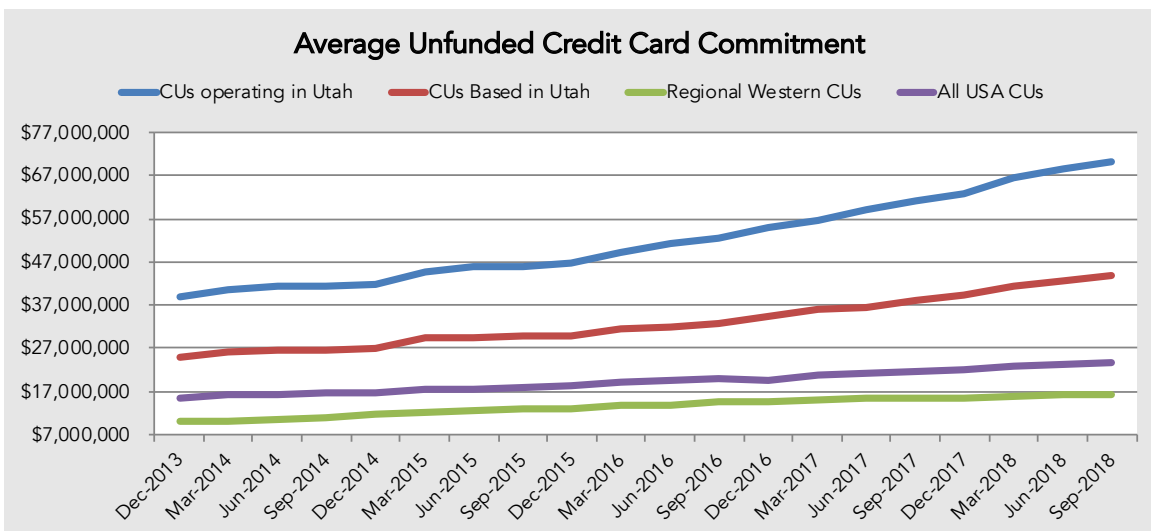
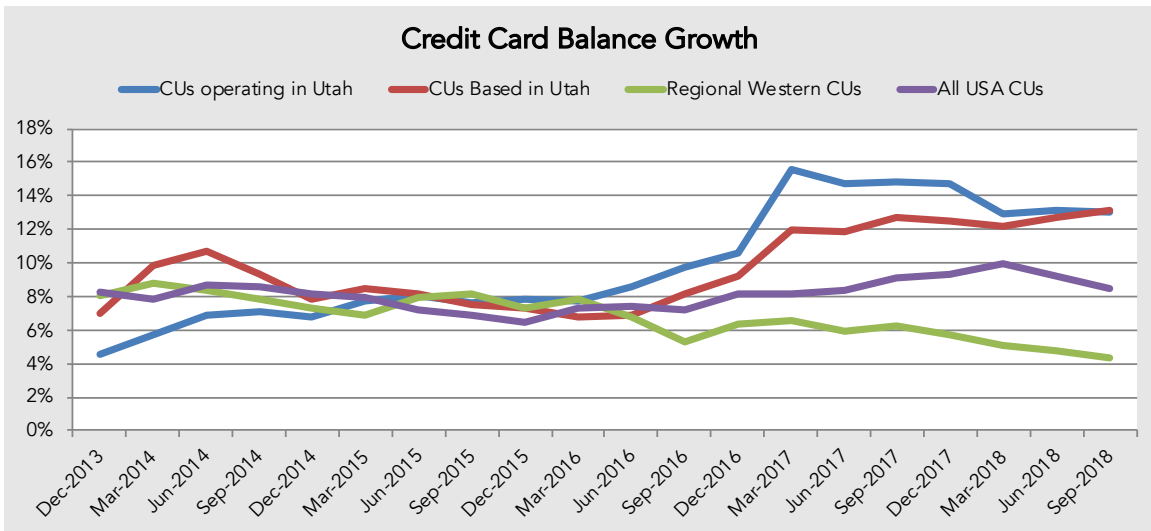
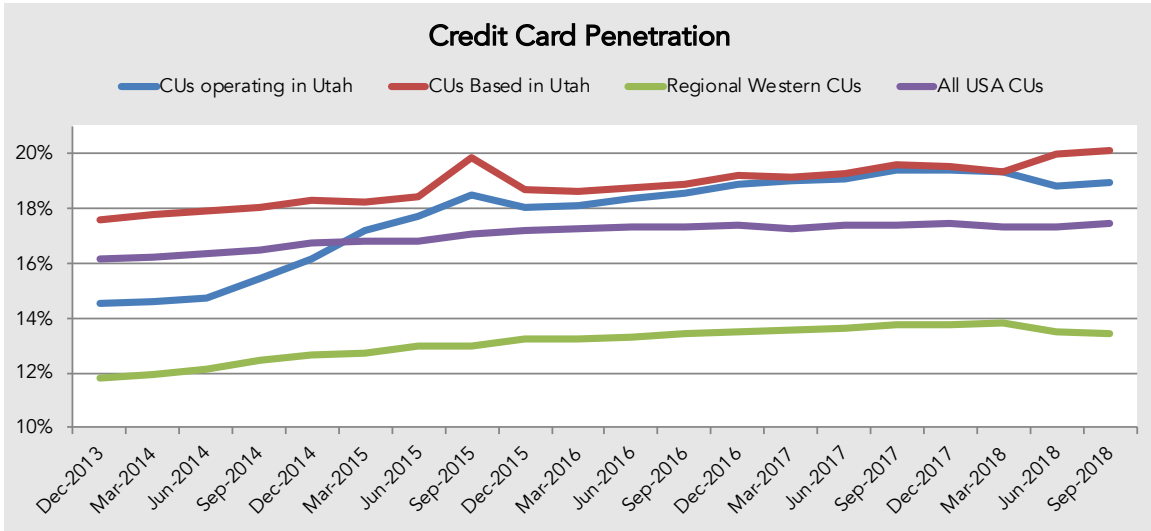
Lending – Real Estate as of September 30, 2018



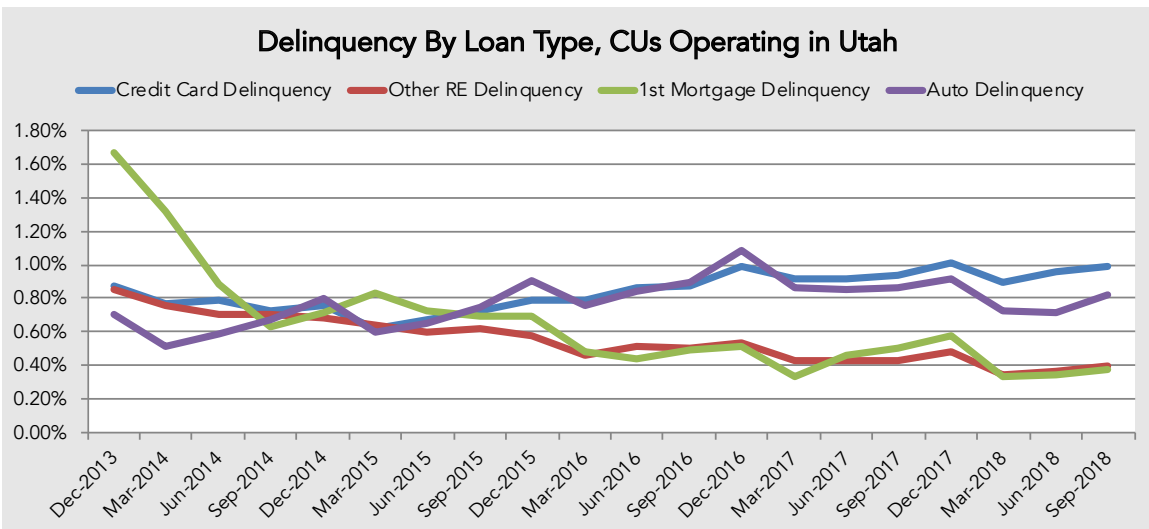
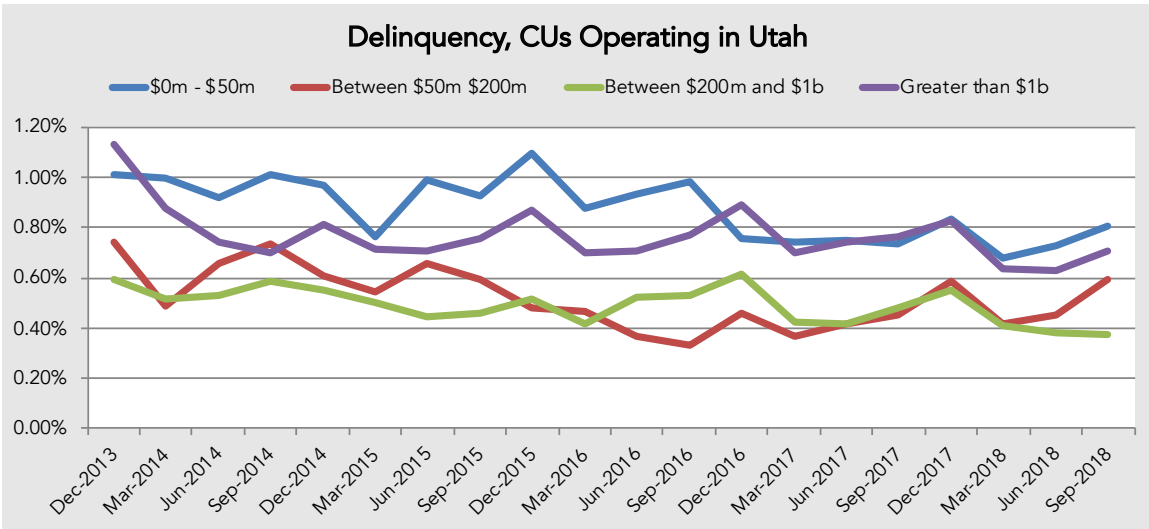
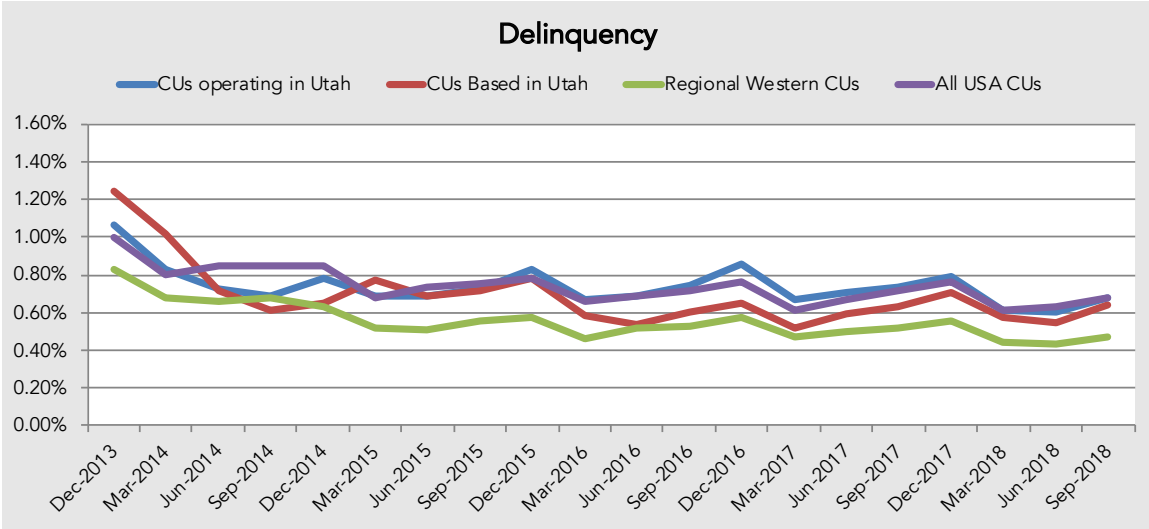
Lending – Auto as of September 30, 2018



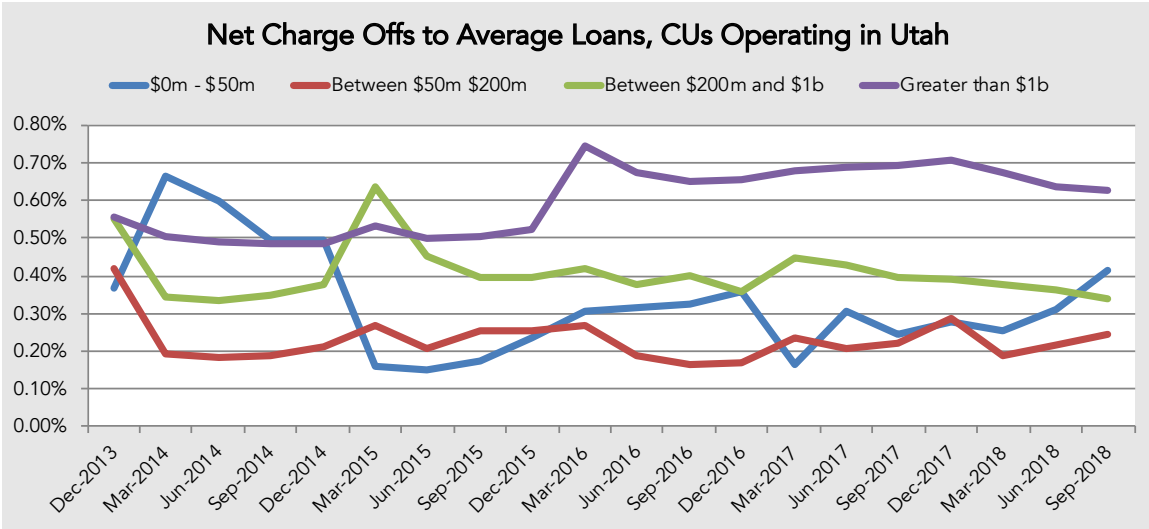
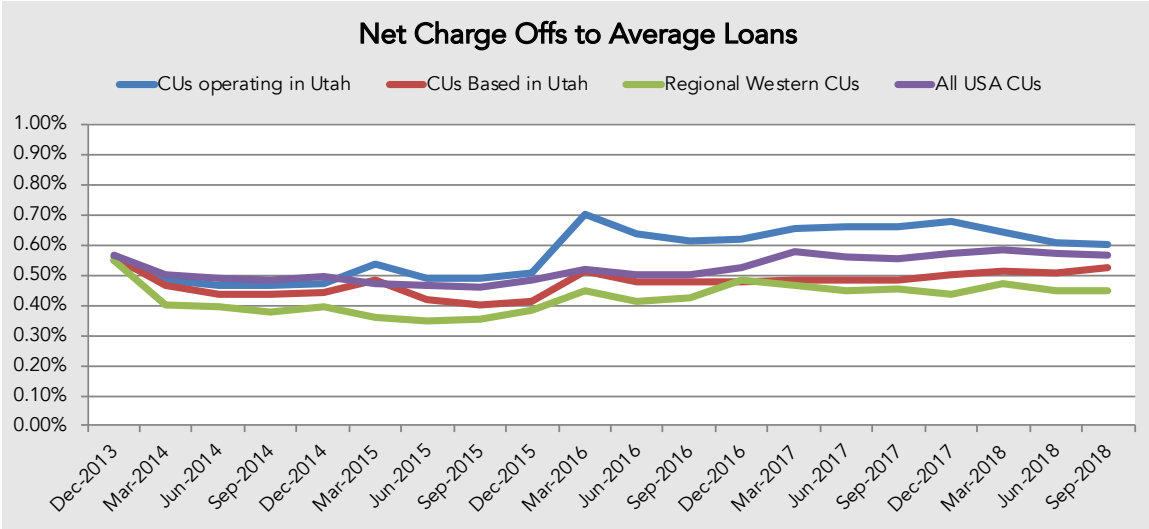
Lending – Credit Cards as of September 30, 2018



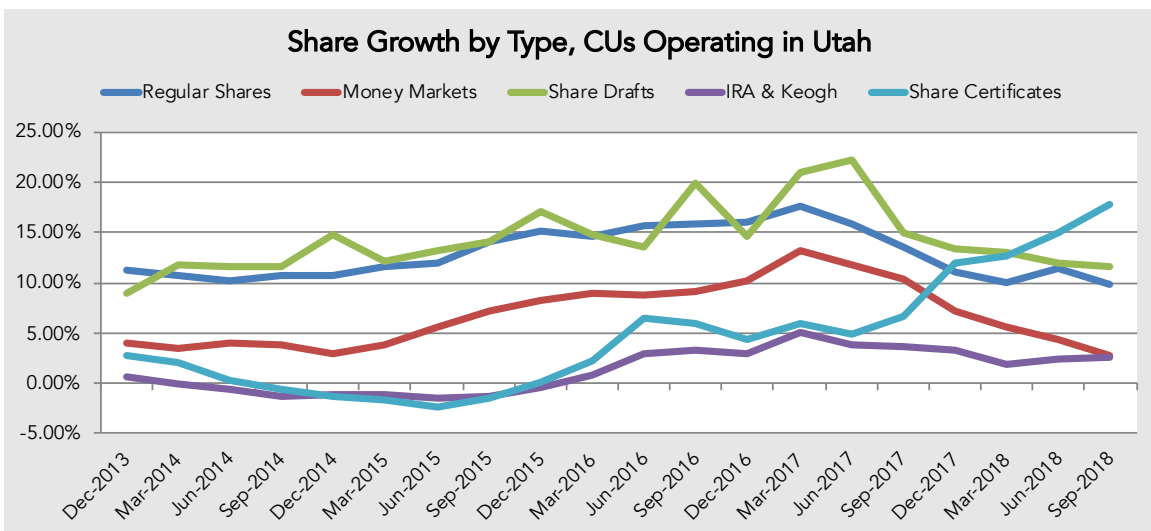
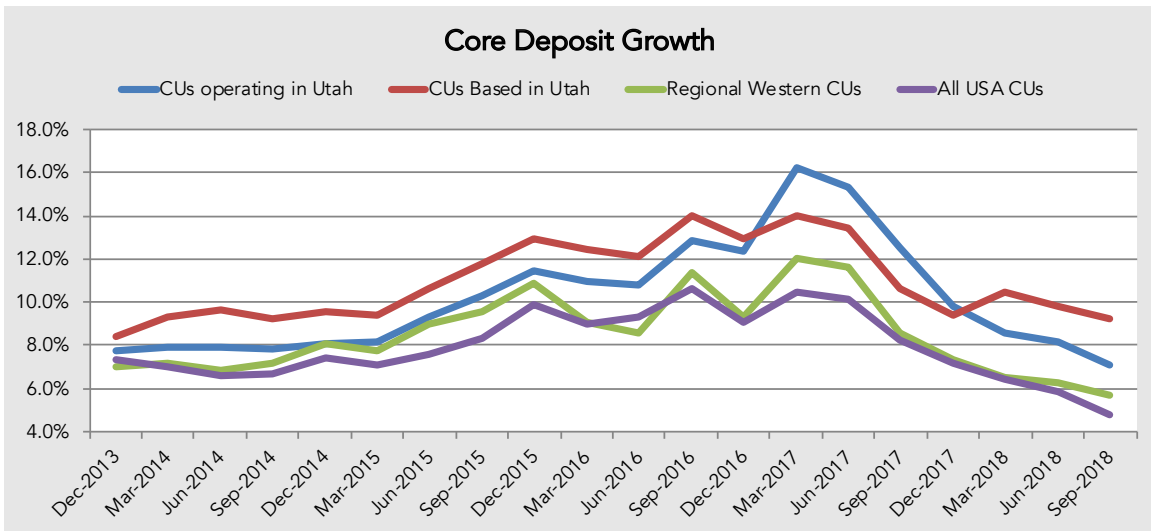
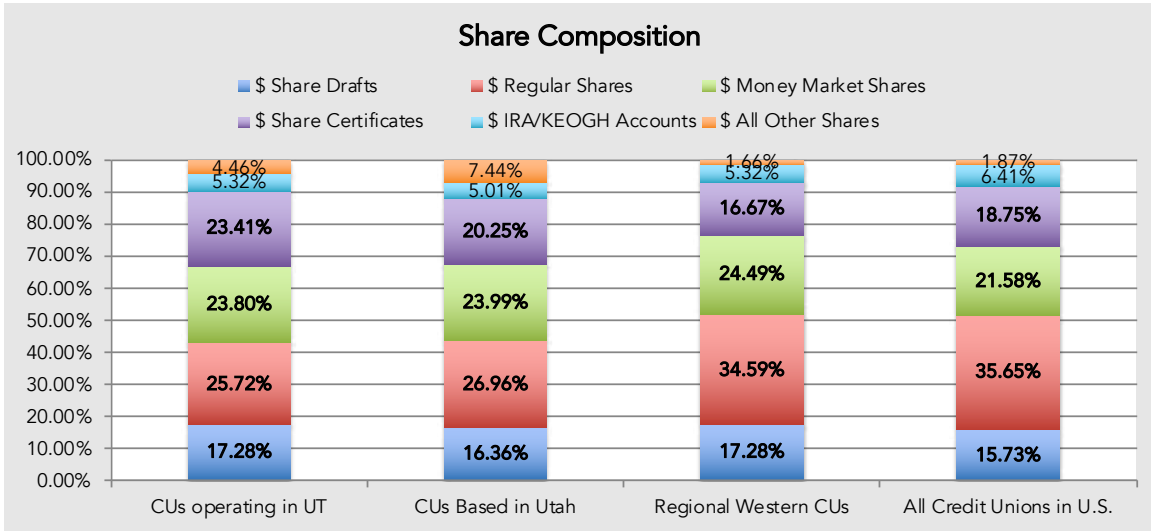
Asset Quality as of September 30, 2018



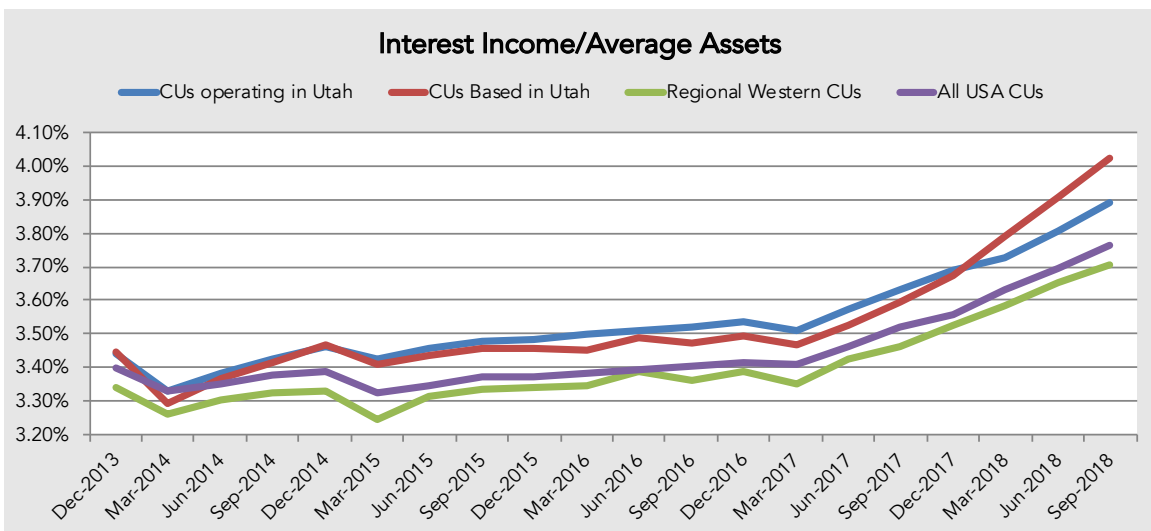
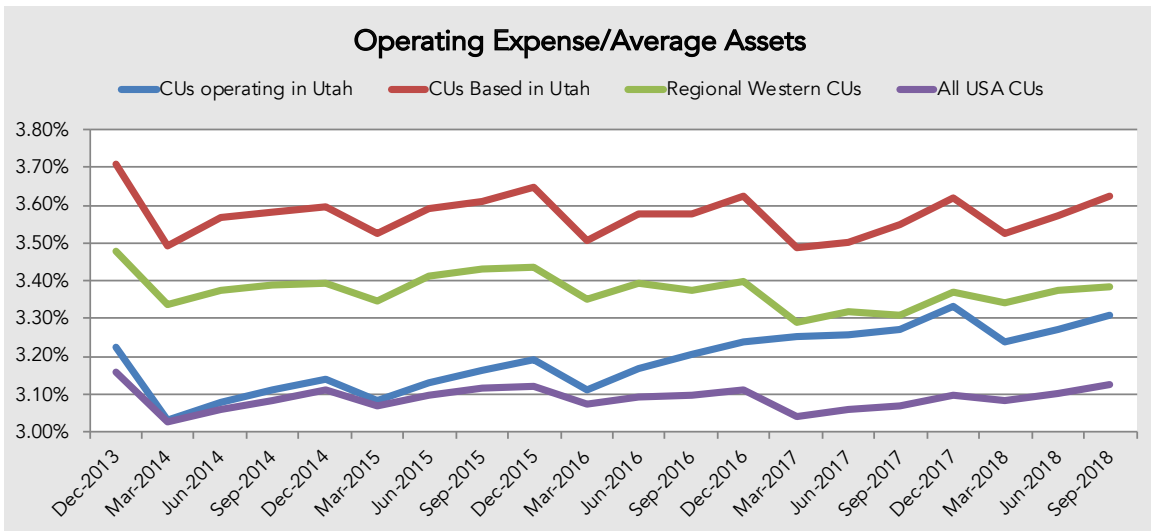
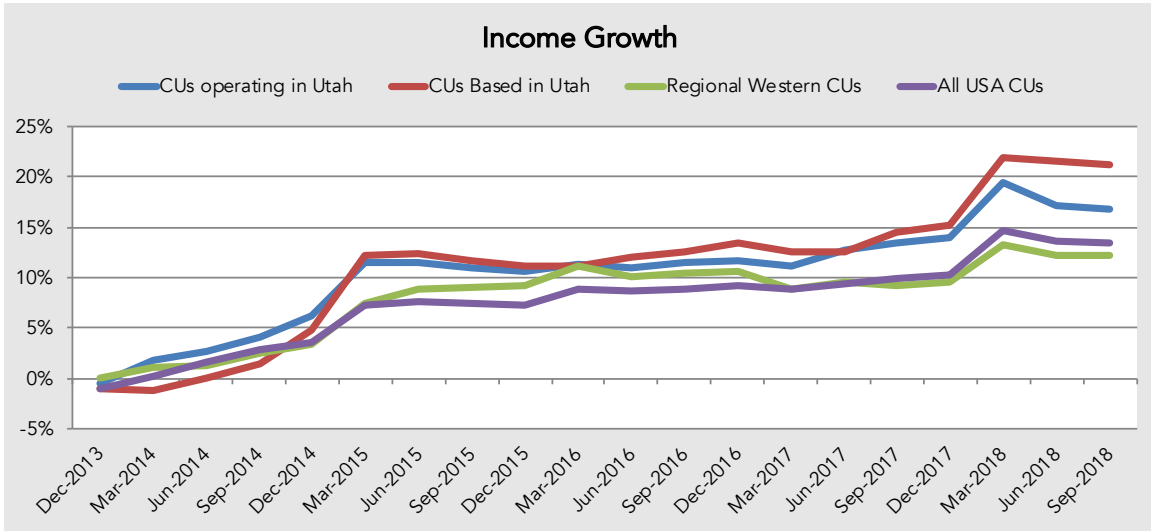
Asset Quality – continued as of September 30, 2018



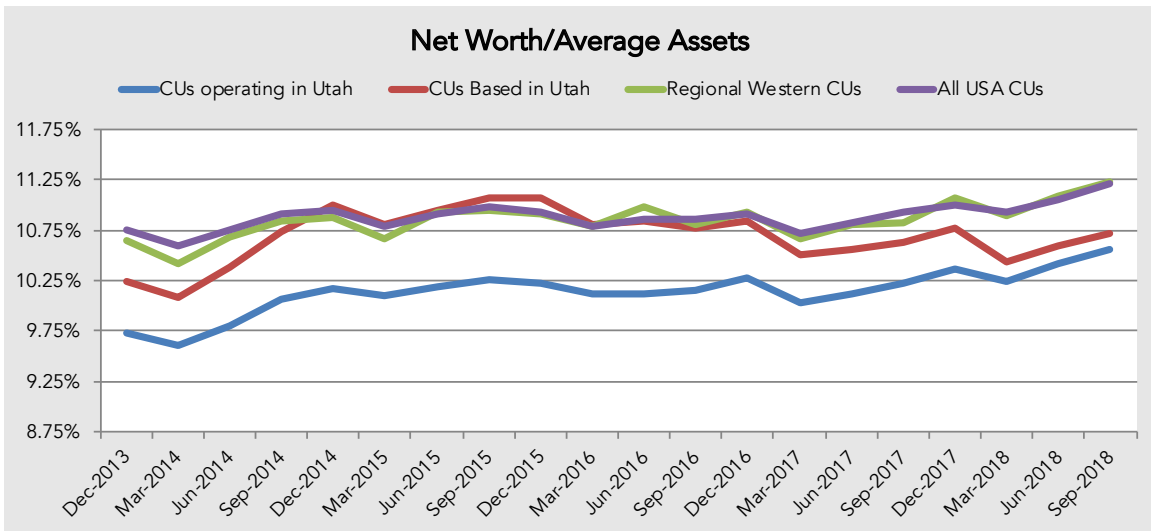
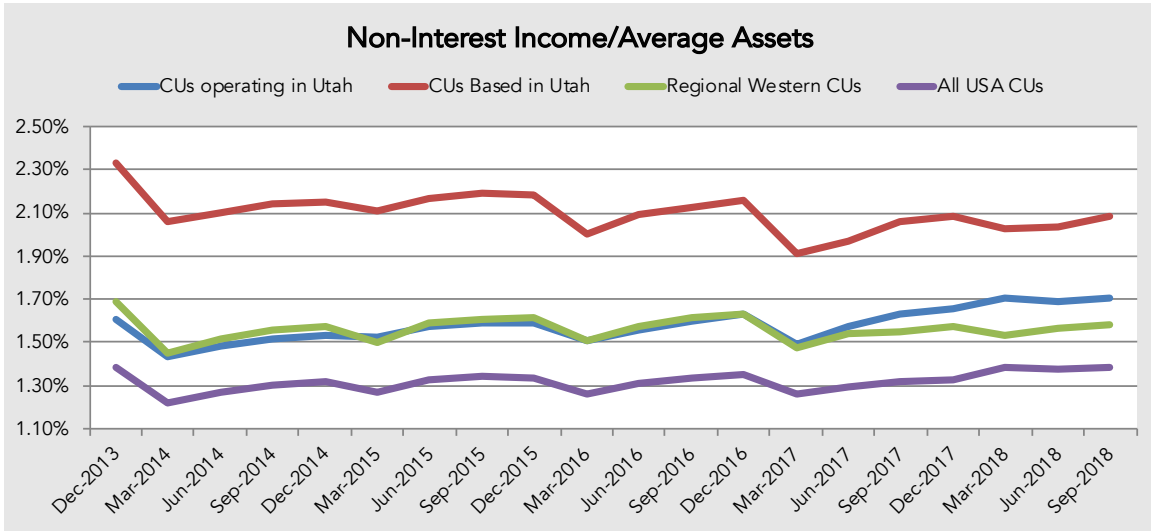
Shares as of September 30, 2018



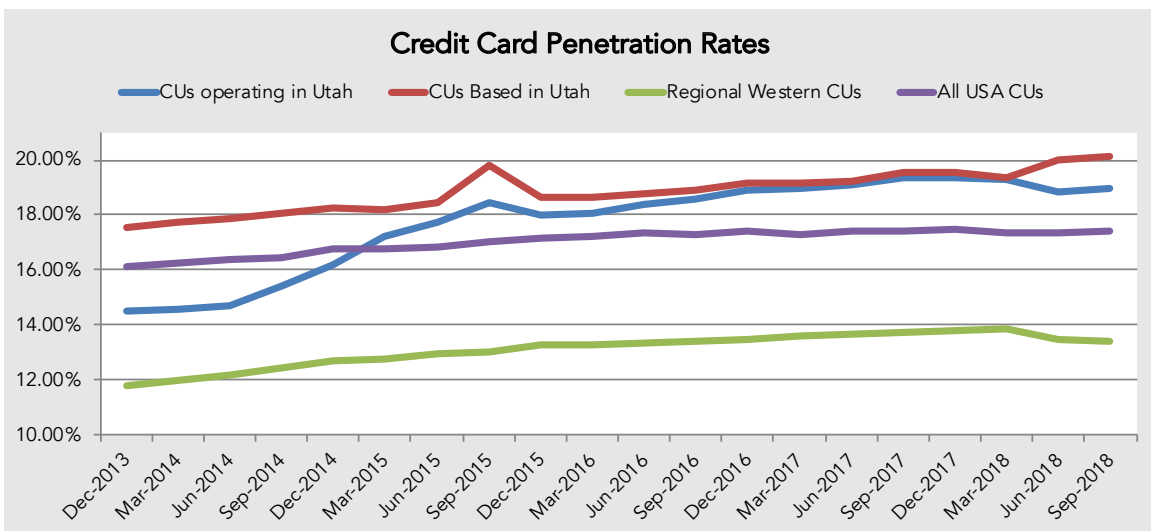
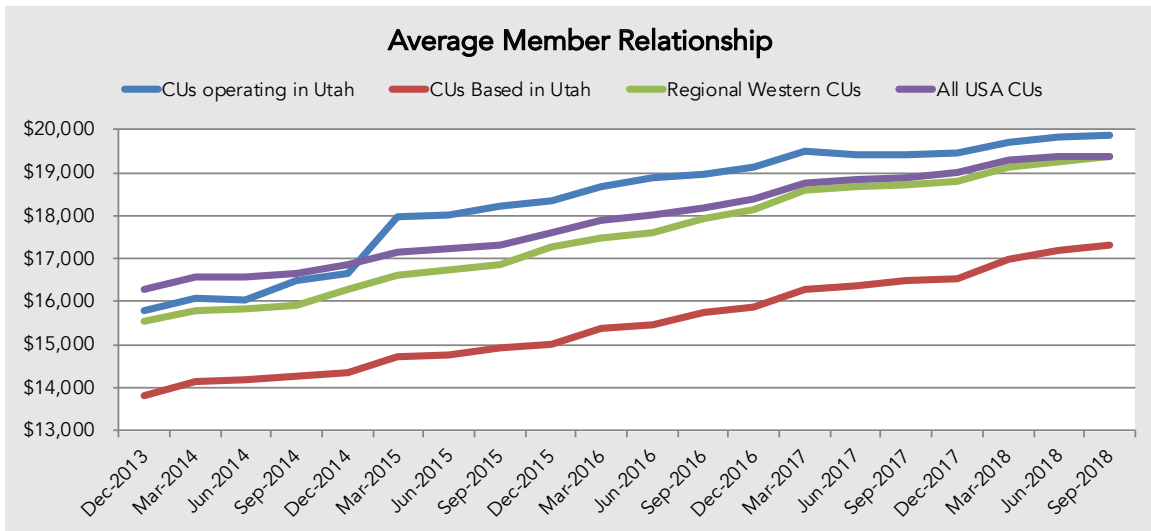
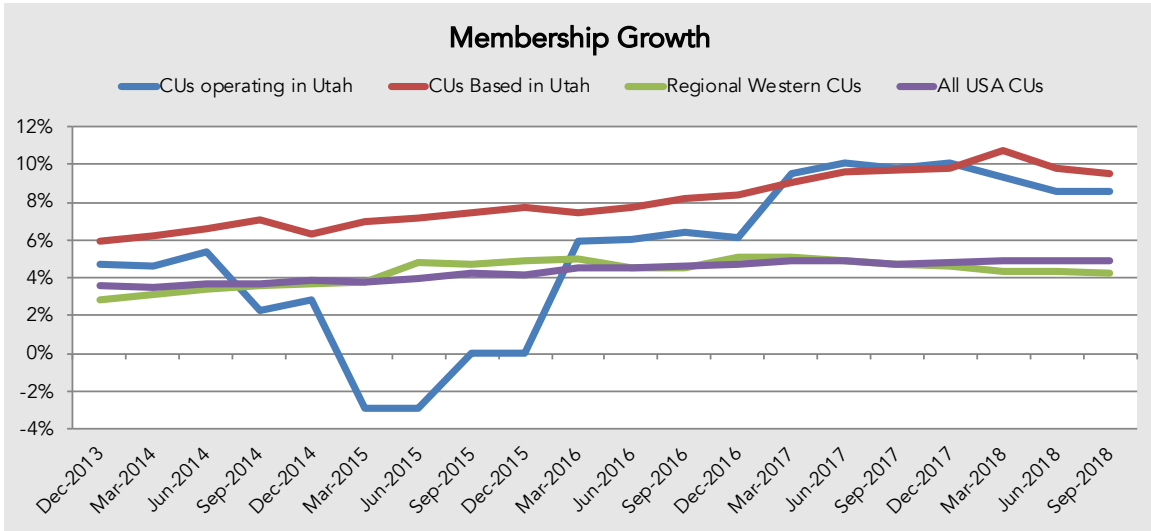
Earnings as of September 30, 2018



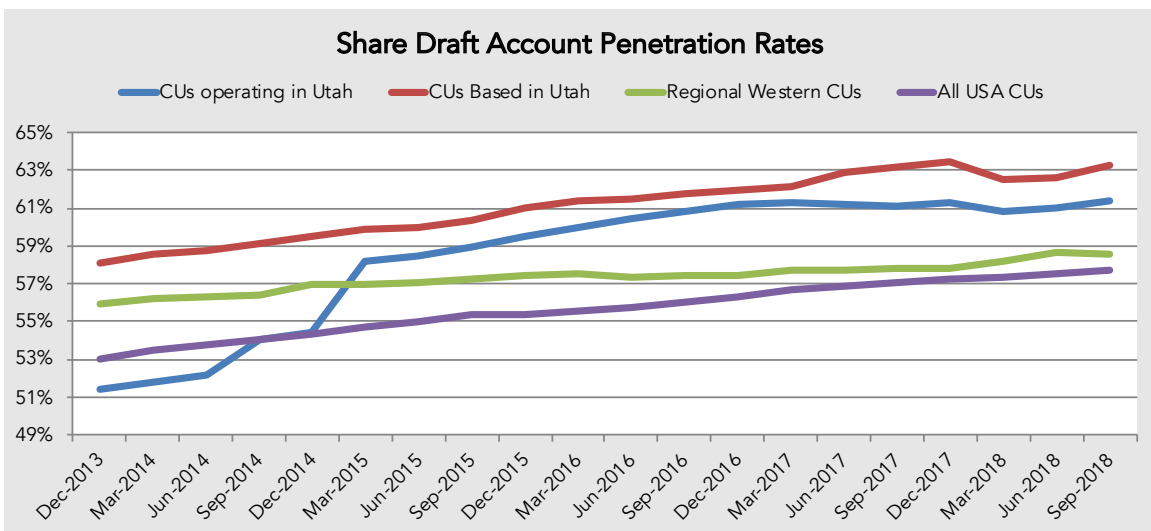
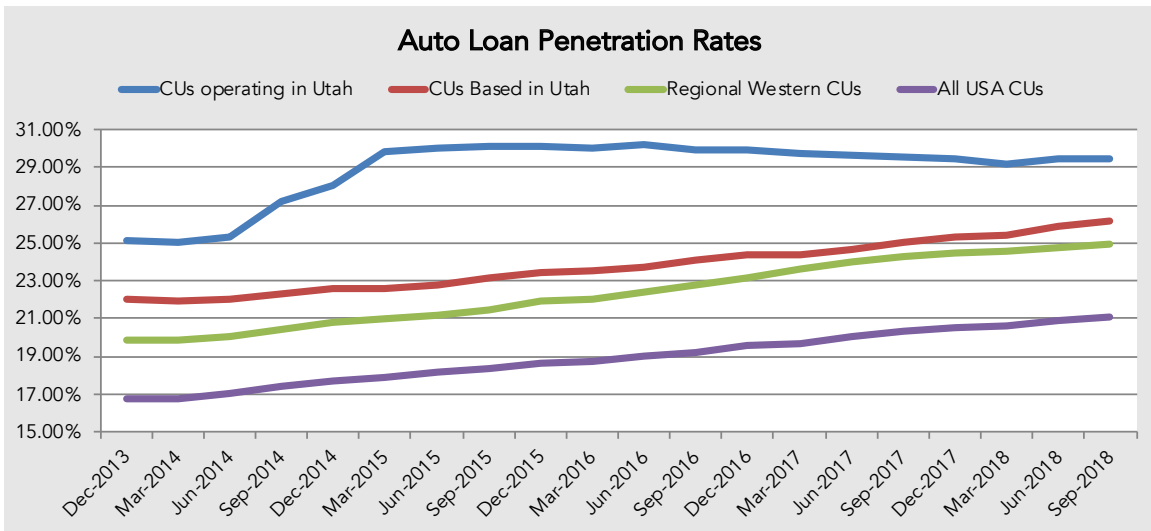
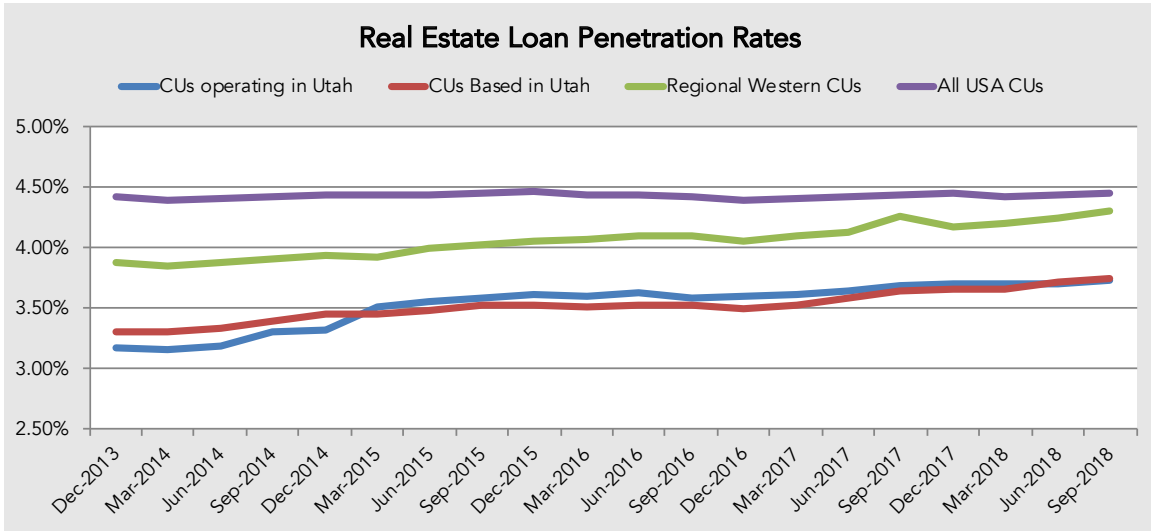
Earnings – continued as of September 30, 2018



Members as of September 30, 2018



Members – continued as of September 30, 2018



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

	Sep-2017	Sep-2018	%Chg
ASSETS			
Cash & Cash Equivalents	\$100,895,547,229	\$92,755,561,325	-8.07
Government Securities	\$184,229,918,776	\$175,946,792,396	-4.50
Corporate CU	\$3,178,757,294	\$3,319,309,095	4.42
Deposit in Banks and S&L's	\$35,337,861,277	\$31,311,690,402	-11.39
Mutual Funds	\$2,264,312,738	\$2,370,356,704	4.68
All Other Investments	\$44,991,944,955	\$46,858,308,481	4.15
Total Investments	\$370,898,342,269	\$352,562,018,403	-4.94
Real Estate Loans	\$466,946,688,820	\$511,630,826,125	9.57
Auto Loans	\$328,524,819,941	\$365,274,283,254	11.19
All Other Loans	\$147,717,839,198	\$160,518,084,496	8.67
Total Loans	\$943,189,347,959	\$1,037,423,193,875	9.99
(Loan Loss Allow)	\$(8,284,211,207)	\$(9,160,064,111)	10.57
Foreclosed & Repossessed Property	\$800,957,759	\$740,653,969	-7.53
Land & Buildings	\$22,263,470,321	\$24,121,084,639	8.34
Other Fixed Assets	\$4,695,653,151	\$5,203,677,716	10.82
All Other Assets	\$40,418,785,104	\$46,193,007,632	14.29
TOTAL ASSETS	\$1,373,982,169,003	\$1,457,083,572,123	6.05
LIABILITIES & CAPITAL			
Dividends Payable	\$220,029,762	\$271,315,949	23.31
Notes Payable	\$50,528,393,058	\$58,193,467,035	15.17
Reverse Repurchase Agreements	\$949,694,630	\$864,662,250	-8.95
Other Liabilities	\$15,921,576,842	\$17,985,246,962	12.96
Total Liabilities	\$67,619,694,292	\$77,314,692,196	14.34
Regular Shares & Deposits	\$432,019,652,032	\$458,853,752,607	6.21
Money Market Shares	\$260,578,212,749	\$263,984,507,291	1.31
Share Drafts	\$178,712,599,681	\$192,412,784,859	7.67
IRA & Keogh	\$78,597,983,435	\$78,406,177,008	-0.24
Share Certificates	\$209,441,490,467	\$229,342,801,080	9.50
Total Shares	\$1,159,349,938,364	\$1,223,000,022,845	5.49
Regular Reserve	\$21,060,511,814	\$21,991,292,656	4.42
FASB 115 Val Reserves	\$(2,921,815,709)	\$(6,417,475,188)	-119.64
Undivided Earnings & Other Reserves	\$125,757,364,486	\$137,722,932,228	9.51
Equity Acquired in Merger	\$3,116,475,756	\$3,472,107,386	11.41
Total Reserves & Undivided Earnings	\$147,012,536,347	\$156,768,857,082	6.64
TOTAL LIABILITIES & CAPITAL	\$1,373,982,169,003	\$1,457,083,572,123	6.05

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

	YTD 2017	YTD 2018	%Chg
INCOME:			
Loans	\$30,953,357,698	\$35,013,904,512	13.12
(Less Rebates)	\$(18,800,055)	\$(21,252,244)	-13.04
Investments	\$4,338,164,365	\$5,246,188,873	20.93
Fee Income	\$6,184,636,910	\$6,563,045,380	6.12
Trading + Other Operating	\$7,029,556,889	\$8,211,278,522	16.81
Total Income	\$48,486,915,807	\$55,013,165,043	13.46
EXPENSES:			
Employee Compensation & Benefits	\$15,772,521,132	\$17,081,142,723	8.30
Travel & Conference	\$299,506,764	\$325,525,135	8.69
Office Occupancy	\$2,033,166,162	\$2,185,569,099	7.50
Office Operations	\$5,684,966,419	\$6,166,192,229	8.46
Education & Promotional	\$1,162,092,615	\$1,310,404,934	12.76
Loan Servicing	\$2,140,223,880	\$2,344,977,849	9.57
Professional Services	\$2,455,330,417	\$2,701,551,406	10.03
Member Insurance	\$16,208,846	\$15,680,585	-3.26
Operating Fees	\$133,336,019	\$153,179,389	14.88
Miscellaneous	\$1,051,426,997	\$1,096,849,467	4.32
Operating Expense Subtotal	\$30,748,779,251	\$33,381,072,816	8.56
Provision for Loan Losses	\$4,394,209,321	\$4,806,399,838	9.38
Operating Exp. + Provision for Loan Losses	\$35,142,988,572	\$38,187,472,654	8.66
Non-Operating Gain (Loss)	\$317,033,396	\$316,651,758	-0.12
Income before Dividends	\$13,660,960,631	\$17,142,344,147	26.09
Interest on Borrowed Funds	\$832,332,511	\$1,066,578,373	28.14
Dividends	\$4,611,483,019	\$5,807,229,544	25.93
Net Income Prior to Assessments	\$8,217,145,101	\$10,268,536,230	24.96
Net NCUA Assessment Expenses	\$4,872,204	\$(10,278,125)	-310.95
Net Income	\$8,212,272,897	\$10,278,814,355	25.16
SELECTED OPERATING DATA:			
Branches	20,500	21,076	2.81
Members	111,278,947	116,761,968	4.93
Potential Members	2,838,362,425	3,038,289,124	7.04
Employees	288,202	301,587	4.64
Members/Employee	386	387	0.27
Average Salary & Benefits/Employee	\$72,970	\$75,517	3.49
Total YTD Loan Originations	\$364,162,351,886	\$388,881,638,672	6.79

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

	US Totals	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5551	2178	1054	707	708	352	246	306
Average Assets	\$262,490,285	\$7,485,311	\$32,457,053	\$71,908,865	\$158,860,110	\$357,525,381	\$707,055,828	\$3,083,247,183
12-month growth								
Net Worth Growth	8.82%	2.31%	4.22%	5.24%	6.48%	6.26%	8.30%	10.21%
Loan Growth	9.95%	4.35%	5.32%	6.31%	8.03%	8.80%	9.79%	10.76%
Share Growth	5.45%	-0.43%	0.87%	1.78%	2.81%	3.70%	4.67%	6.77%
Member Growth	4.89%	-1.18%	-0.48%	0.48%	1.99%	3.27%	4.03%	6.88%
Capital								
Net worth/Assets	11.22%	14.48%	12.52%	11.85%	11.35%	11.17%	11.22%	11.07%
Solvency Ratio	116.45%	117.66%	114.90%	114.06%	113.76%	114.68%	115.68%	117.36%
Allowance for Loan Losses/ Delinquent Loans	131.02%	80.36%	88.94%	91.12%	108.27%	115.35%	120.94%	144.22%
Delinquency Ratio	0.67%	1.43%	1.00%	0.88%	0.76%	0.83%	0.66%	0.62%
Earnings								
ROA	0.96%	0.38%	0.57%	0.63%	0.71%	0.73%	0.84%	1.09%
Non-Interest Income/Average Assets	1.06%	0.68%	0.88%	1.02%	1.12%	1.20%	1.18%	1.03%
Net interest Margin	3.12%	3.39%	3.24%	3.25%	3.33%	3.25%	3.19%	3.05%
Operating Expenses/Average Assets	3.12%	3.59%	3.57%	3.68%	3.76%	3.70%	3.53%	2.84%
Yield on Average Earning Assets	3.96%	3.83%	3.74%	3.81%	3.98%	3.96%	3.94%	3.98%
Cost of Funds	0.73%	0.39%	0.38%	0.40%	0.47%	0.54%	0.60%	0.85%
Productivity								
Income per member	\$471	\$216	\$303	\$341	\$396	\$425	\$465	\$523
Income per employee	\$243,216	\$119,920	\$163,070	\$170,040	\$180,197	\$195,339	\$215,703	\$288,202
Operating expense per member	\$286	\$170	\$230	\$254	\$285	\$297	\$312	\$288
Assets per employee	\$4,831,387	\$2,636,321	\$3,486,342	\$3,485,504	\$3,509,023	\$3,763,087	\$4,192,788	\$5,752,029
YTD Loan Originations/Employee	\$1,289,451	\$512,926	\$637,838	\$663,730	\$754,288	\$862,960	\$991,156	\$1,680,330
Member Service Usage								
Auto Loan Penetration	21.06%	15.00%	19.52%	20.06%	20.97%	20.45%	21.69%	21.44%
Share draft penetration	58%	24%	42%	48%	53%	55%	59%	62%
Credit card penetration	17.42%	5.27%	10.65%	11.88%	13.27%	14.22%	15.78%	20.28%
\$ Average share balance	\$10,376	\$5,331	\$7,433	\$8,047	\$8,848	\$9,271	\$10,075	\$11,425
# Loan and Share Accounts per member	2.48	1.82	2.19	2.25	2.38	2.38	2.45	2.58
Lending Profile								
Loans to Shares	85%	59%	62%	67%	76%	81%	85%	89%
Average Loan Balance	\$15,274	\$7,708	\$9,072	\$10,387	\$12,345	\$13,982	\$15,191	\$16,748
\$ Total Loans Outstanding/ Employees	\$3,439,880	\$1,332,234	\$1,870,017	\$2,032,211	\$2,326,337	\$2,618,650	\$3,025,562	\$4,228,264
% of RE loans to total loans	49.32%	16.66%	34.05%	38.40%	43.12%	45.16%	47.91%	52.02%

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

For credit unions based in Utah.

	Sep-2017	Sep-2018	%Chg
ASSETS			
Cash & Cash Equivalents	\$1,994,884,639	\$1,548,975,226	-22.35
Government Securities	\$1,649,526,157	\$1,641,959,211	-0.46
Corporate CU	\$40,808,102	\$43,383,663	6.31
Deposit in Banks and S&L's	\$377,915,657	\$337,322,608	-10.74
Mutual Funds	\$10,526,984	\$1,394,507	-86.75
All Other Investments	\$610,475,410	\$578,676,294	-5.21
Total Investments	\$4,684,136,949	\$4,151,711,509	-11.37
Real Estate Loans	\$6,857,979,457	\$8,143,050,197	18.74
Auto Loans	\$9,249,358,710	\$10,785,443,136	16.61
All Other Loans	\$3,158,374,399	\$3,722,380,969	17.86
Total Loans	\$19,265,712,566	\$22,650,874,302	17.57
(Loan Loss Allow)	\$(188,887,985)	\$(234,013,195)	23.89
Foreclosed & Repossessed Property	41327539	\$38,122,322	-7.76
Land & Buildings	\$622,184,463	\$738,483,165	18.69
Other Fixed Assets	\$99,478,551	\$109,585,210	10.16
All Other Assets	\$673,255,376	\$743,077,006	10.37
TOTAL ASSETS	\$25,197,207,459	\$28,197,840,319	11.91
LIABILITIES & CAPITAL			
Dividends Payable	\$6,376,835	\$8,232,353	29.10
Notes Payable	\$574,930,543	\$433,689,532	-24.57
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$326,962,891	\$399,554,159	22.20
Total Liabilities	\$908,270,269	\$841,476,044	-7.35
Regular Shares & Deposits	\$7,396,213,507	\$8,423,115,198	13.88
Money Market Shares	5599587316	\$5,874,430,214	4.91
Share Drafts	\$3,514,931,865	\$4,007,344,495	14.01
IRA & Keogh	\$1,162,468,341	\$1,226,338,751	5.49
Share Certificates	\$4,047,426,353	\$4,957,819,207	22.49
Total Shares	\$21,720,627,382	\$24,489,047,865	12.75
Regular Reserve	\$238,464,640	\$243,143,128	1.96
FASB 115 Val Reserves	\$(101,859,745)	\$(142,893,084)	-40.28
Undivided Earnings & Other Reserves	\$2,387,843,864	\$2,718,609,976	13.85
Equity Acquired in Merger	\$43,861,049	\$48,456,390	10.48
Total Reserves & Undivided Earnings	\$2,568,309,808	\$2,867,316,410	11.64
TOTAL LIABILITIES & CAPITAL	\$25,197,207,459	\$28,197,840,319	11.91

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

For credit unions based in Utah.

	YTD 2017	YTD 2018	%Chg
INCOME:			
Loans	\$598,988,274	\$754,100,950	25.90
(Less Rebates)	\$(8,170)	\$(8,069)	1.24
Investments	\$46,240,987	\$55,843,587	20.77
Fee Income	\$164,208,452	\$179,819,465	9.51
Trading + Other Operating	\$204,780,321	\$239,452,411	16.93
Total Income	\$1,014,209,864	\$1,229,208,344	21.20
EXPENSES:			
Employee Compensation & Benefits	\$332,572,431	\$379,375,868	14.07
Travel & Conference	\$6,905,276	\$7,520,988	8.92
Office Occupancy	\$43,021,928	\$45,316,964	5.33
Office Operations	\$110,387,731	\$127,959,083	15.92
Education & Promotional	\$27,961,327	\$31,003,873	10.88
Loan Servicing	\$64,537,838	\$79,488,448	23.17
Professional Services	\$27,277,953	\$28,412,390	4.16
Member Insurance	\$145,682	\$208,298	42.98
Operating Fees	\$2,221,933	\$2,812,590	26.58
Miscellaneous	\$21,874,679	\$26,988,310	23.38
Operating Expense Subtotal	\$636,906,778	\$729,086,812	14.47
Provision for Loan Losses	\$78,513,317	\$116,776,638	48.73
Operating Exp. + Provision for Loan Losses	\$715,420,095	\$845,863,450	18.23
Non-Operating Gain (Loss)	\$2,692,226	\$5,016,854	86.35
Income before Dividends	\$301,481,995	\$388,361,748	28.81
Interest on Borrowed Funds	\$5,247,356	\$4,971,787	-5.25
Dividends	\$82,431,155	\$114,979,823	39.49
Net Income Prior to Assessments	\$213,803,484	\$268,410,138	25.54
Net NCUA Assessment Expenses	\$-	\$-	
Net Income	\$213,803,484	\$268,410,138	25.54
SELECTED OPERATING DATA:			
Branches	443	466	5
Members	2,487,098	2,723,912	10
Potential Members	46,408,479	47,731,802	3
Employees	7,151	7,814	9
Members/Employee	348	349	0
Average Salary & Benefits/Employee	\$62,014	\$64,734	4.39
Total YTD Loan Originations	\$12,251,628,736	\$14,524,832,417	18.55

Utah Credit Union Peer Group Performance as of September 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	68	38	10	10	10
Average Assets	\$783,268,626	\$15,271,431	\$112,621,703	\$514,599,100	\$4,616,085,065
12-month growth					
Net Worth Growth	12.30%	5.59%	11.79%	10.00%	10.81%
Loan Growth	12.37%	12.04%	11.34%	9.49%	10.84%
Share Growth	9.63%	4.05%	9.02%	7.24%	8.20%
Member Growth	8.53%	0.53%	3.30%	1.92%	7.83%
Capital					
Net worth/Assets	10.57%	13.79%	12.21%	10.84%	10.45%
Solvency Ratio	114.63%	117.20%	114.43%	114.39%	114.67%
Allowance for Loan Losses/Delinquent Loans	137.28%	148.94%	95.48%	147.44%	137.10%
Delinquency Ratio	0.68%	0.81%	0.59%	0.38%	0.71%
Earnings					
ROA	1.14%	0.79%	1.09%	1.04%	1.14%
Non-Interest Income/Average Assets	1.34%	0.79%	1.04%	1.14%	1.37%
Net interest Margin	3.22%	3.53%	3.41%	3.24%	3.18%
Operating Expenses/Average Assets	3.31%	3.32%	3.47%	3.46%	3.26%
Yield on Average Earning Assets	4.11%	4.15%	4.14%	4.12%	4.08%
Cost of Funds	0.76%	0.55%	0.57%	0.72%	0.77%
Productivity					
Income per member	\$478	\$308	\$394	\$473	\$485
Income per employee	\$236,819	\$178,667	\$186,471	\$205,644	\$244,672
Operating expense per member	\$283	\$204	\$259	\$306	\$283
Assets per employee	\$4,396,627	\$3,626,965	\$3,692,515	\$3,969,141	\$4,510,759
YTD Loan Originations/Employee	\$1,759,833	\$976,274	\$902,295	\$1,225,651	\$1,868,208
Member Service Usage					
Auto Loan Penetration	29.42%	22.64%	25.08%	24.49%	30.22%
Share draft penetration	61%	35%	54%	58%	63%
Credit card penetration	18.96%	6.43%	15.90%	15.89%	19.79%
\$ Average share balance	\$10,023	\$7,042	\$9,060	\$10,539	\$10,063
# Loan and Share Accounts per member	2.73	2.09	2.64	2.61	2.76
Lending Profile					
Loans to Shares	96%	80%	79%	88%	97%
Average Loan Balance	\$13,938	\$11,977	\$10,736	\$15,265	\$13,981
\$ Total Loans Outstanding/Employees	\$3,606,602	\$2,486,073	\$2,534,443	\$3,053,842	\$3,744,732
% of RE loans to total loans	40.80%	30.70%	36.65%	50.05%	40.18%

Utah Credit Union Leaders under \$4 million in assets

as of September 30, 2018

CUs in group: 13

12-month share growth

Credit Union	Share growth	Shares
Beckstrand and Associates	11.23%	\$100,990
Presto Lewiston Employees	8.72%	\$313,238
Tri-County	8.68%	\$123,684
North Sanpete	6.08%	\$715,048
Uintah	6.07%	\$2,976,752
South Sanpete	0.75%	\$934,095

Capital/Assets

Credit Union	Capital/Assets	Assets
Beckstrand and Associates	54.92%	\$278,006
Granite Furniture Employees	34.93%	\$984,264
Tri-County	28.84%	\$175,213
Employees First	27.75%	\$1,683,833
North Sanpete	25.54%	\$946,835
Presto Lewiston Employees	23.12%	\$401,418
Valley Wide	21.81%	\$450,851
Provo Police & Fire Dept.	14.77%	\$2,816,378
Uintah	14.52%	\$3,478,434
Orem City Employees	12.35%	\$3,420,640

12-month loan growth

Credit Union	Loan Growth	Loans
South Sanpete	9.70%	\$659,238
Tri-County	7.44%	\$69,190
Orem City Employees	6.98%	\$1,433,240
Provo Police & Fire Dept.	3.74%	\$1,853,670
Uintah	2.64%	\$1,378,189
North Sanpete	0.62%	\$782,923
Beckstrand and Associates	0.00%	\$25,740

Return on Assets

Credit Union	ROA	Assets
Valley Wide	1.02%	\$450,851
North Sanpete	0.81%	\$946,835
Beckstrand and Associates	0.77%	\$278,006
Orem City Employees	0.48%	\$3,420,640
Provo Police & Fire Dept.	0.45%	\$2,816,378
Uintah	0.38%	\$3,478,434
Tri-County	0.33%	\$175,213
Granite Furniture Employees	0.25%	\$984,264
Employees First	0.14%	\$1,683,833

12-month member growth

Credit Union	Mbr. Growth	members
North Sanpete	1.34%	455
South Sanpete	0.00%	182

Loans/Shares

Credit Union	Loans/Shares	Assets
Granite Furniture Employees	128.92%	\$984,264
Valley Wide	114.29%	\$450,851
North Sanpete	109.49%	\$946,835
Presto Lewiston Employees	79.37%	\$401,418
Provo Police & Fire Dept.	75.08%	\$2,816,378
South Sanpete	70.58%	\$1,018,145
Sunnyside	62.10%	\$2,026,754
Utah Prison Employees	61.89%	\$3,607,977
Tri-County	55.94%	\$175,213
Orem City Employees	47.65%	\$3,420,640

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

as of September 30, 2018

CUs in group: 25

12-month share growth

Credit Union	Share growth	Shares
City Center	32.08%	\$14,375,199
Desert Rivers	12.18%	\$30,355,289
Firefighters	12.09%	\$39,651,099
Freedom	10.16%	\$33,467,483
San Juan	10.03%	\$17,920,369
P&S	9.26%	\$15,733,656
Devils Slide	8.54%	\$11,142,792
Millard County	7.01%	\$34,057,405
Utah	5.97%	\$17,556,107
Local Union 354 IBEW	5.44%	\$22,557,522

12-month loan growth

Credit Union	Loan Growth	Loans
City Center	26.31%	\$14,323,358
San Juan	26.13%	\$15,314,413
Firefighters	23.85%	\$32,296,306
P&S	19.72%	\$12,533,280
Kings Peak	19.68%	\$12,916,237
Education 1st	17.50%	\$26,207,143
Hi-land	15.86%	\$30,127,552
Nephi Western Employees	15.22%	\$30,389,631
Logan Medical	14.77%	\$15,597,176
National JAACL	14.71%	\$16,044,313

12-month member growth

Credit Union	Mbr. Growth	members
Gibbons and Reed Employees	21.88%	1,532
Desert Rivers	11.42%	4,841
San Juan	6.83%	4,206
City Center	5.15%	1,410
Freedom	2.49%	3,706
Firefighters	2.31%	3,633
Local Union 354 IBEW	2.05%	2,642
Varex	0.53%	1,328
Logan Cache Rich	0.31%	2,565
Utah	0.20%	2,028

Capital/Assets

Credit Union	Capital/Assets	Assets
Nephi Western Employees	33.75%	\$33,618,900
Meadow Gold Employees	24.51%	\$4,794,252
SEA	24.06%	\$4,810,244
Hollyfrontier Employee's	21.48%	\$6,515,607
Hi-land	20.28%	\$48,518,757
Logan Medical	16.67%	\$22,605,640
Varex	16.62%	\$15,980,465
Desertview	16.59%	\$33,792,443
Gibbons and Reed Employees	16.20%	\$5,756,236
CUP	15.44%	\$6,382,879

Return on Assets

Credit Union	ROA	Assets
San Juan	2.16%	\$20,212,907
Nephi Western Employees	2.06%	\$33,618,900
Desert Rivers	1.68%	\$33,612,098
Hi-land	1.66%	\$48,518,757
Logan Medical	1.55%	\$22,605,640
Hollyfrontier Employee's	1.52%	\$6,515,607
Freedom	1.36%	\$37,806,471
Kings Peak	1.24%	\$14,939,752
SEA	0.97%	\$4,810,244
Devils Slide	0.97%	\$12,851,710

Loans/Shares

Credit Union	Loans/Shares	Assets
Nephi Western Employees	144.64%	\$33,618,900
Hollyfrontier Employee's	118.46%	\$6,515,607
City Center	99.64%	\$15,131,188
Kings Peak	93.96%	\$14,939,752
Desert Rivers	92.22%	\$33,612,098
Freedom	90.55%	\$37,806,471
Local Union 354 IBEW	89.73%	\$26,194,875
CUP	89.50%	\$6,382,879
Meadow Gold Employees	88.60%	\$4,794,252
Education 1st	86.58%	\$33,587,435

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

as of September 30, 2018

CUs in group: 10

12-month share growth

Credit Union	Share growth	Shares
Hercules First	40.70%	\$88,938,808
Pacific Horizon	13.80%	\$61,754,782
Nebo	9.71%	\$77,406,995
Weber State	7.64%	\$110,694,498
Utah Heritage	6.20%	\$62,615,227
Horizon Utah	6.15%	\$127,979,511
Box Elder County	5.49%	\$99,796,667
Members First	5.25%	\$107,812,099
Eastern Utah Community	5.15%	\$117,036,642
Transwest	4.82%	\$127,307,284

12-month loan growth

Credit Union	Loan Growth	Loans
Hercules First	64.73%	\$55,932,322
Pacific Horizon	19.74%	\$60,514,709
Utah Heritage	12.92%	\$54,418,525
Horizon Utah	11.24%	\$90,540,256
Nebo	9.23%	\$71,530,915
Weber State	8.92%	\$102,008,199
Box Elder County	6.95%	\$72,788,946
Eastern Utah Community	5.89%	\$77,290,116
Members First	5.41%	\$79,641,887
Transwest	3.71%	\$108,339,207

12-month member growth

Credit Union	Mbr. Growth	members
Hercules First	50.90%	8,090
Horizon Utah	7.87%	12,466
Nebo	3.48%	11,648
Eastern Utah Community	1.60%	11,833
Weber State	1.58%	9,778
Transwest	1.52%	12,224
Utah Heritage	0.91%	7,723

Capital/Assets

Credit Union	Capital/Assets	Assets
Box Elder County	23.11%	\$129,993,511
Nebo	17.46%	\$93,810,625
Horizon Utah	11.41%	\$144,419,399
Members First	11.12%	\$121,697,960
Utah Heritage	10.64%	\$71,169,424
Eastern Utah Community	10.60%	\$130,951,050
Hercules First	10.23%	\$101,432,888
Pacific Horizon	9.92%	\$68,743,392
Weber State	9.64%	\$123,025,806
Transwest	9.47%	\$140,972,975

Return on Assets

Credit Union	ROA	Assets
Box Elder County	2.27%	\$129,993,511
Nebo	1.51%	\$93,810,625
Eastern Utah Community	1.42%	\$130,951,050
Utah Heritage	1.26%	\$71,169,424
Pacific Horizon	1.25%	\$68,743,392
Transwest	1.06%	\$140,972,975
Members First	0.86%	\$121,697,960
Weber State	0.56%	\$123,025,806
Horizon Utah	0.54%	\$144,419,399
Hercules First	0.17%	\$101,432,888

Loans/Shares

Credit Union	Loans/Shares	Assets
Pacific Horizon	97.99%	\$68,743,392
Nebo	92.41%	\$93,810,625
Weber State	92.15%	\$123,025,806
Utah Heritage	86.91%	\$71,169,424
Transwest	85.10%	\$140,972,975
Members First	73.87%	\$121,697,960
Box Elder County	72.94%	\$129,993,511
Horizon Utah	70.75%	\$144,419,399
Eastern Utah Community	66.04%	\$130,951,050
Hercules First	62.89%	\$101,432,888

Utah Credit Union Leaders over \$200 million in assets

as of September 30, 2018

CUs in group: 21

12-month share growth

Credit Union	Share growth	Shares
Mountain America	19.28%	\$6,833,218,956
Utah First	17.12%	\$341,578,819
Deseret First	14.19%	\$641,789,396
American United Family Of Credit Unions	13.53%	\$195,277,754
Cyprus	11.95%	\$840,089,982
America First	11.77%	\$9,013,939,698
Utah Community	10.03%	\$1,215,861,052
Goldenwest	8.60%	\$1,299,630,981
Wasatch Peaks	7.93%	\$290,872,586
University	7.75%	\$911,357,829

12-month loan growth

Credit Union	Loan Growth	Loans
Utah First	24.37%	\$355,758,723
America First	22.76%	\$8,233,691,384
Cyprus	17.78%	\$868,949,614
Goldenwest	17.03%	\$1,194,978,245
Mountain America	16.65%	\$6,938,643,890
Alpine	16.33%	\$162,524,694
UNIFY Financial	15.83%	\$2,465,404,083
Utah Community	14.69%	\$1,030,615,446
Utah Power	14.52%	\$327,898,148
American United Family Of Credit Unions	13.64%	\$185,529,734

12-month member growth

Credit Union	Mbr. Growth	members
America First	12.96%	998,845
Utah Community	11.41%	174,747
Mountain America	10.48%	777,353
Deseret First	7.65%	70,600
Goldenwest	7.38%	135,721
American United Family Of Credit Unions	7.19%	20,975
UNIFY Financial	7.04%	247,092
University	5.97%	96,897
Utah First	5.44%	22,499
Operating Engineers LU #3	5.36%	82,810

Capital/Assets

Credit Union	Capital/Assets	Assets
Operating Engineers LU #3	15.08%	\$1,130,713,465
Goldenwest	14.79%	\$1,541,173,382
American United Family Of Credit Unions	14.40%	\$227,177,196
Utah Power	12.79%	\$662,194,708
Delta Community	12.55%	\$5,810,123,516
Chevron	12.14%	\$3,343,899,057
Utah First	11.79%	\$412,112,508
Cyprus	11.60%	\$964,502,057
University	11.46%	\$1,032,162,162
Utah Community	11.42%	\$1,386,364,971

Return on Assets

Credit Union	ROA	Assets
Utah First	1.70%	\$412,112,508
Mountain America	1.60%	\$8,049,060,697
Chevron	1.58%	\$3,343,899,057
Cyprus	1.56%	\$964,502,057
University	1.45%	\$1,032,162,162
Utah Community	1.34%	\$1,386,364,971
Goldenwest	1.32%	\$1,541,173,382
American United Family Of Credit Unions	1.29%	\$227,177,196
America First	1.24%	\$10,241,482,016
Wasatch Peaks	1.24%	\$326,415,209

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	107.73%	\$9,549,770,009
Utah First	104.15%	\$412,112,508
UNIFY Financial	104.07%	\$2,982,548,739
Cyprus	103.44%	\$964,502,057
XCEED Financial	101.77%	\$904,925,301
Mountain America	101.54%	\$8,049,060,697
University	96.82%	\$1,032,162,162
Wasatch Peaks	95.50%	\$326,415,209
Chevron	95.24%	\$3,343,899,057
American United Family Of Credit Unions	95.01%	\$227,177,196