

2Q 2020

Utah Credit Union
Performance
Summary



2nd Quarter 2020

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, 2020

	US Cus	UT CUs*	UT as % of Industry
Number of CUs	5,275	60	1.14%
Federal Chartered CUs	3,232	31	0.96%
State-Chartered CUs, NCUSIF insured	1,932	29	1.50%
State-Chartered CUs, ASI insured	111	-	0.00%
Total State Chartered CUs	2,043	29	1.42%
Total Members	123,695,931	3,063,389	2.48%
Members, average per CU	23,449	51,056	217.73%
# of Mergers/Liquidations YTD	74	-	0.00%
Total Assets	\$1,769,045,813,095	\$37,013,947,922	2.09%
Total Loans	\$1,148,929,366,549	\$27,427,498,389	2.39%
Total Shares	\$1,494,531,804,875	\$32,287,033,304	2.16%
Total Capital	\$193,131,970,074	\$3,860,834,661	2.00%
Average Asset Size	\$335,364,135	\$616,899,132	183.95%

As a % of Average Assets

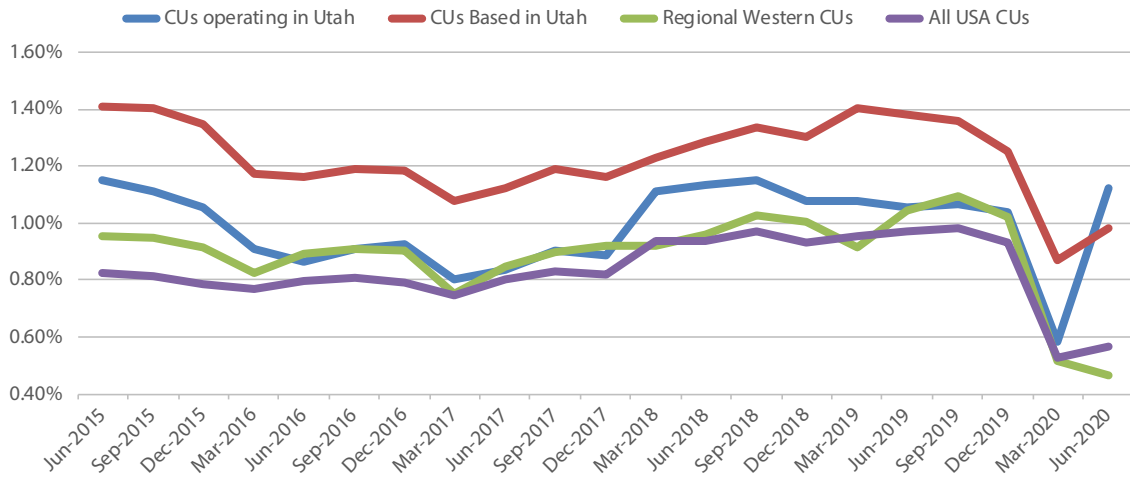
	US CUs	UT CUs*
Interest Income (annualized)	3.68%	3.97%
Interest Expense (annualized)	0.79%	0.80%
Net Interest Margin	2.89%	3.17%
Loss Provisions (annualized)	0.58%	0.76%
Operating Expenses	3.04%	3.48%
Non-interest income (annualized)	1.30%	2.05%
ROA	0.57%	0.98%

	US CUs	UT CUs*
12-month loan growth	7.05%	14.97%
12-month share growth	16.99%	20.74%
12-month capital growth	7.71%	11.71%
12-month asset growth	15.56%	19.46%
Loans/Shares	76.19%	84.01%
Net Worth/Assets	10.46%	9.86%
Capital/Assets	10.92%	10.43%
Delinquency Ratio	0.58%	0.64%
Average Loan Balance	\$16,225	\$13,581
Average Share Balance	\$12,082	\$10,540

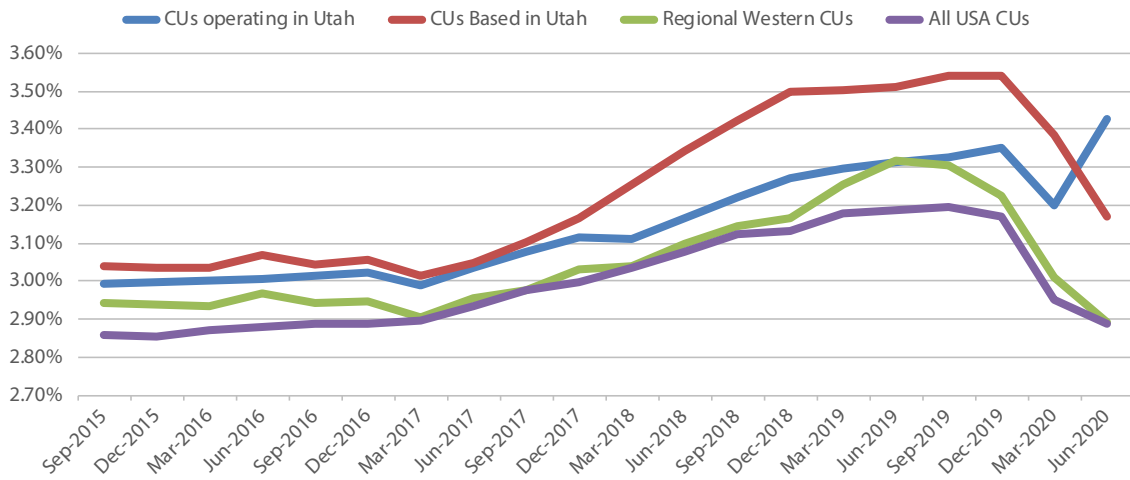
* Credit unions based in Utah

Key Ratios as of June 30, 2020

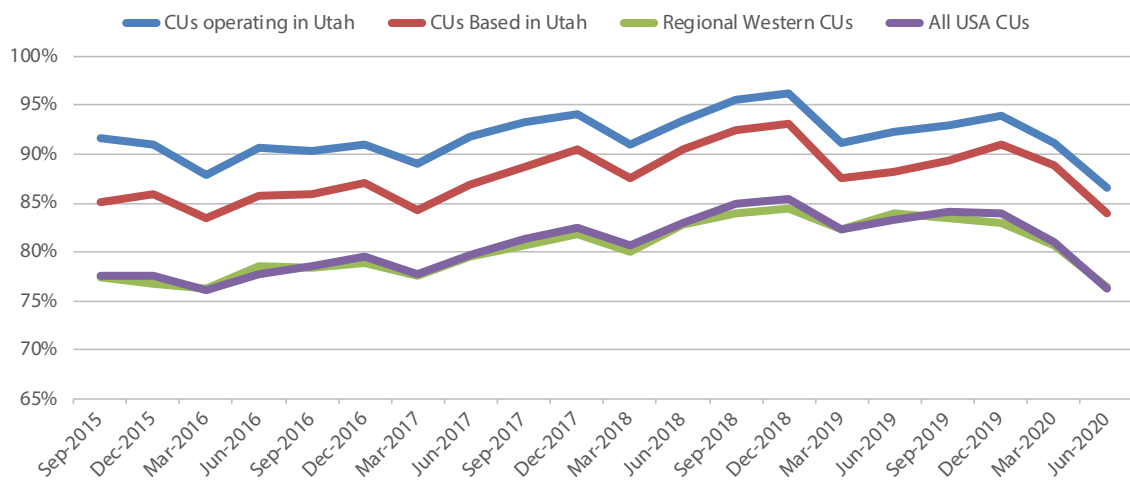
Return on Assets



Net Interest Margin

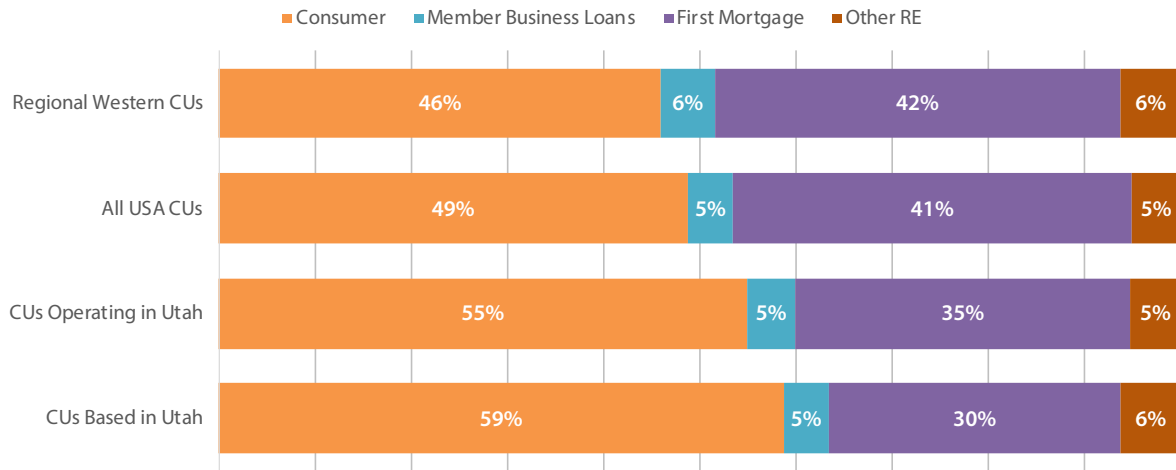


Loan to Share

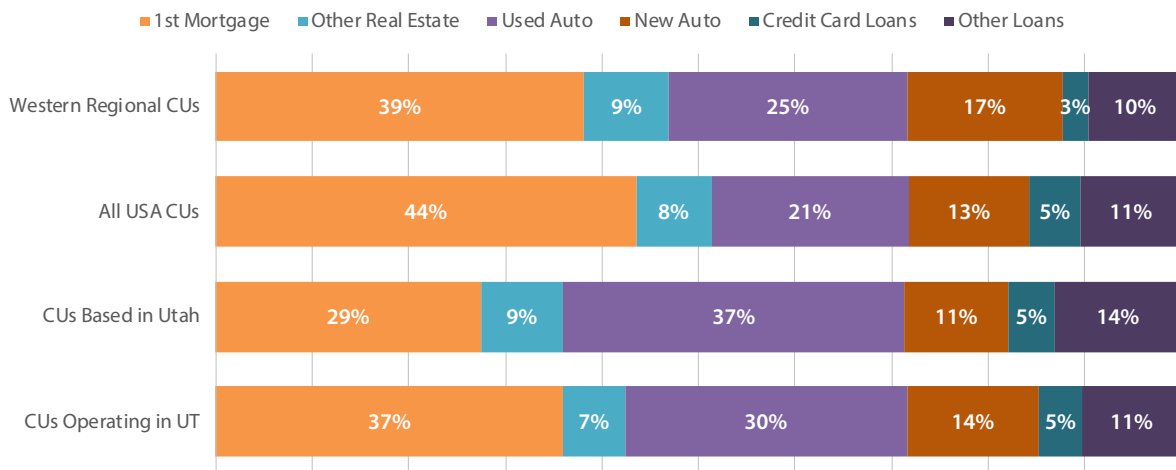


Lending – Overview as of June 30, 2020

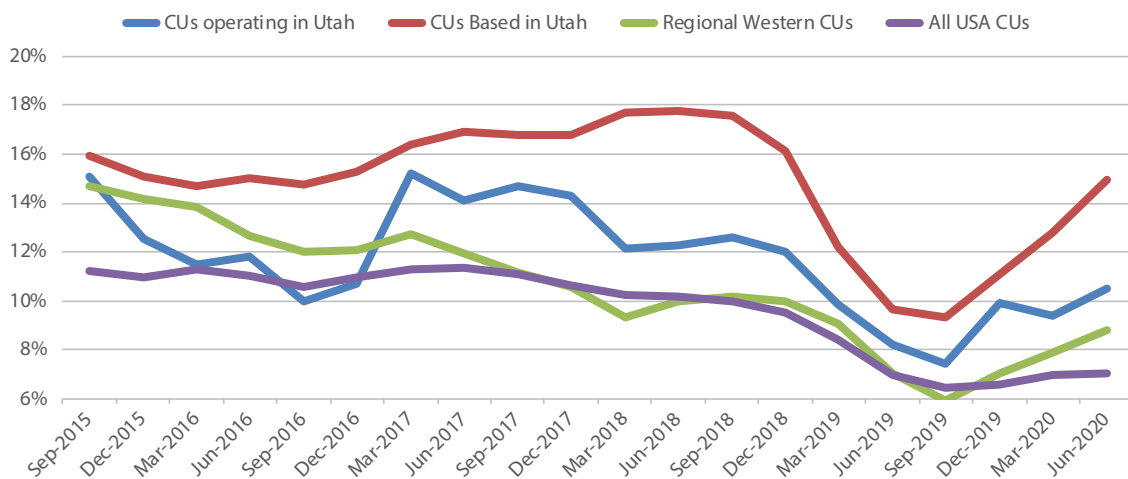
Composition of Loan Originations



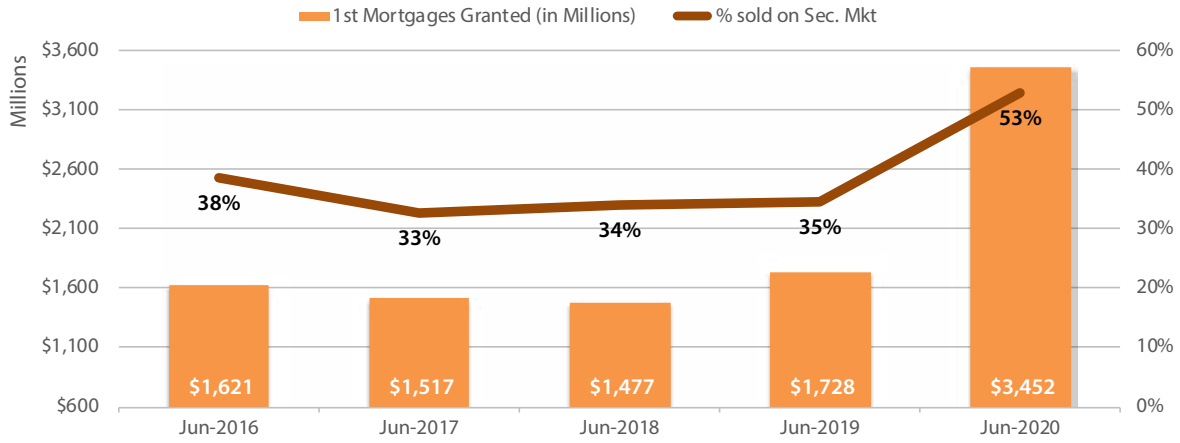
Loan Composition



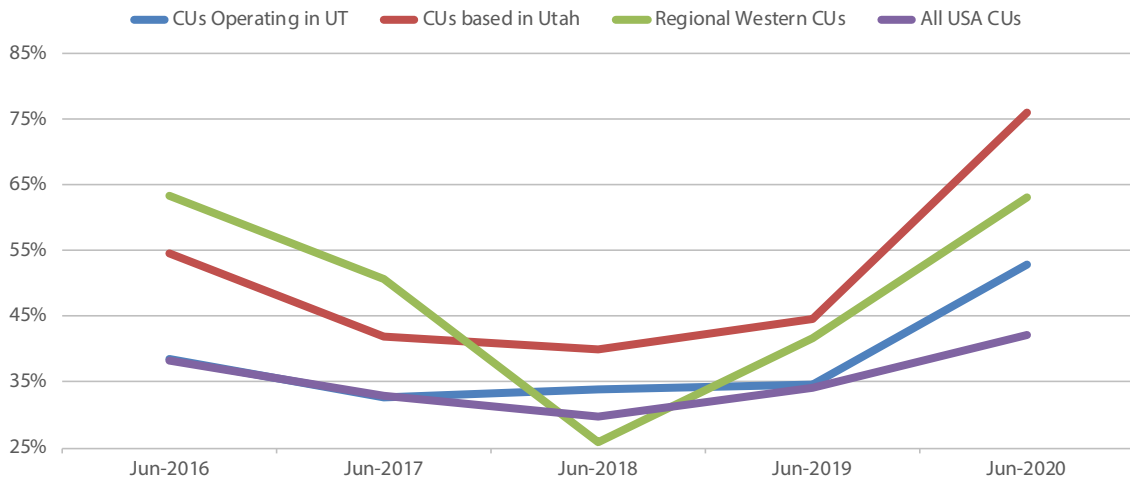
Loan Growth



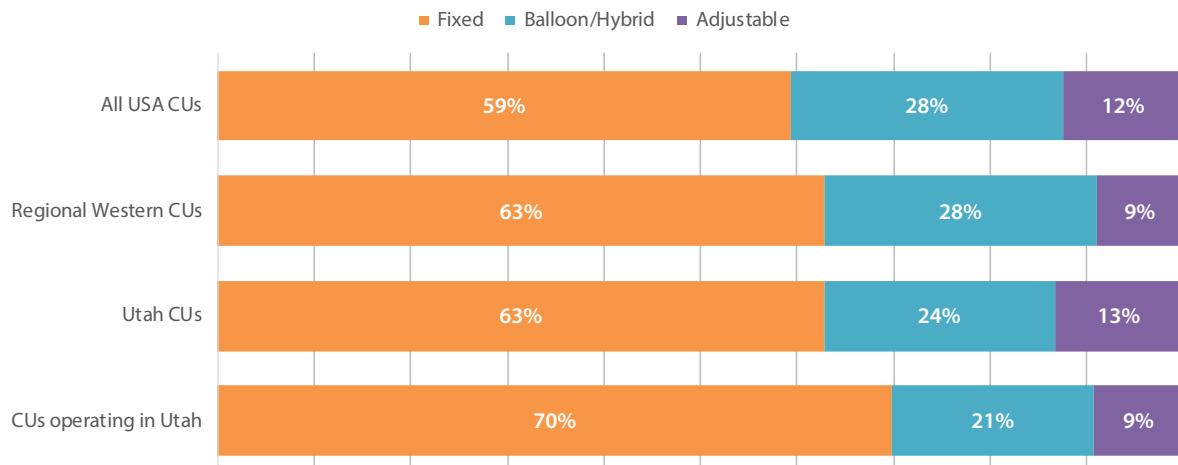
1st Mortgage Originations and 1st Mortgages Sold, CUs Operating in Utah



1st Mortgages sold as % of 1st Mortgages Originated

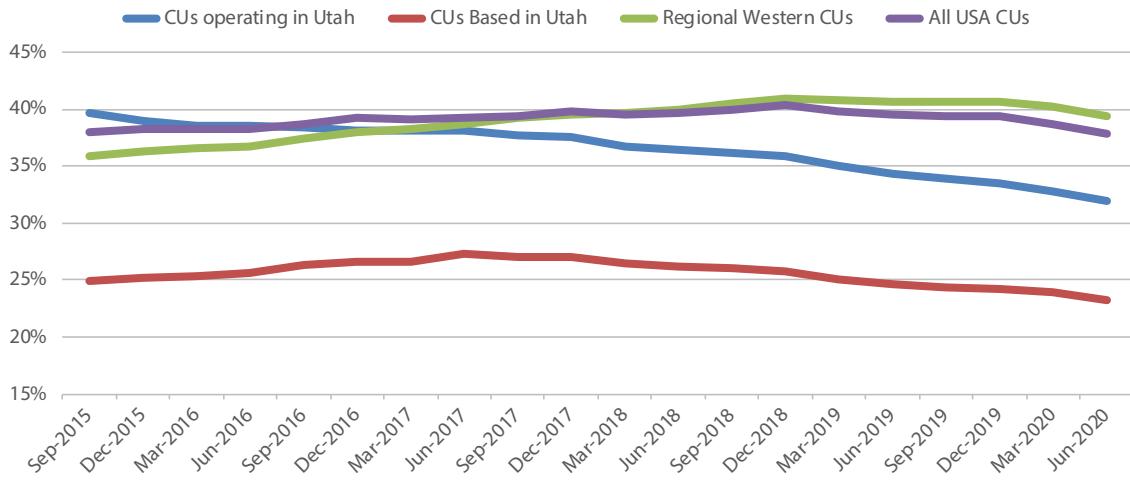


1st Mortgage Composition

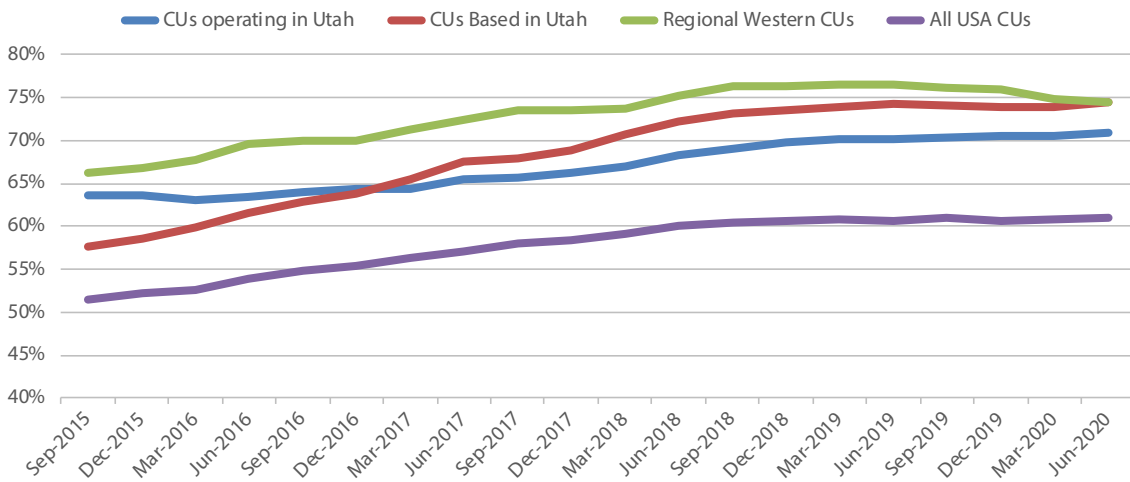


Lending – Auto as of June 30, 2020

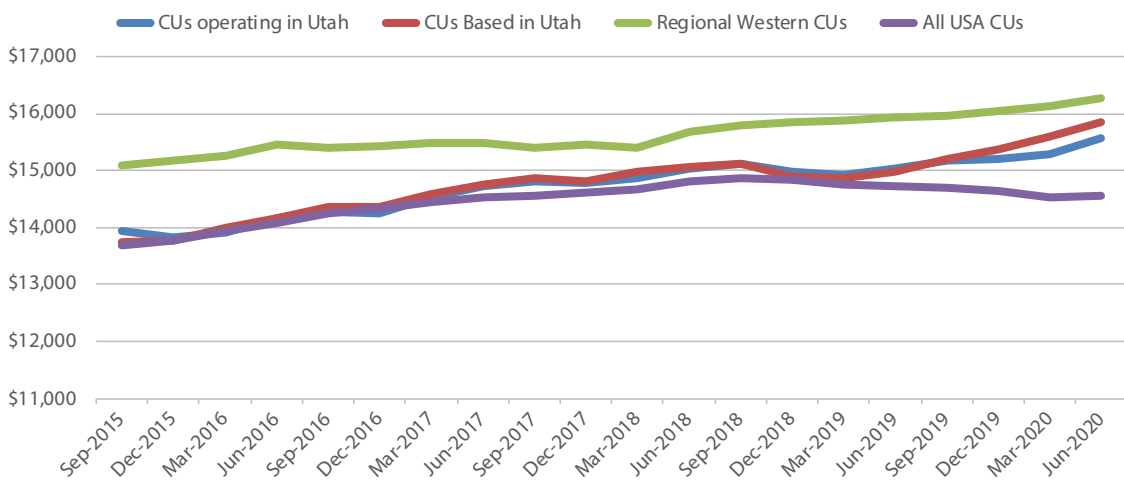
New Auto Loans as % of All Auto Loans



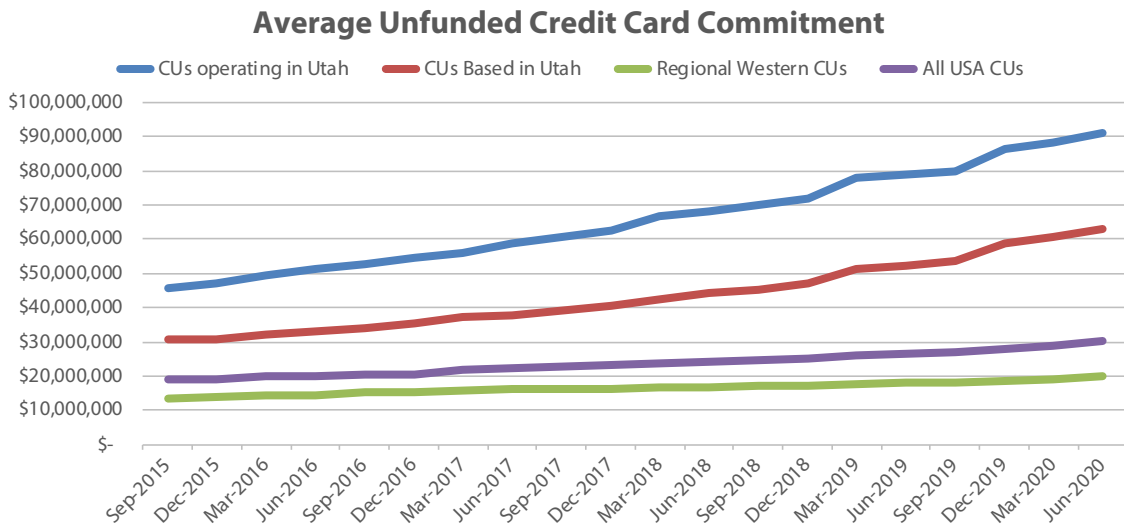
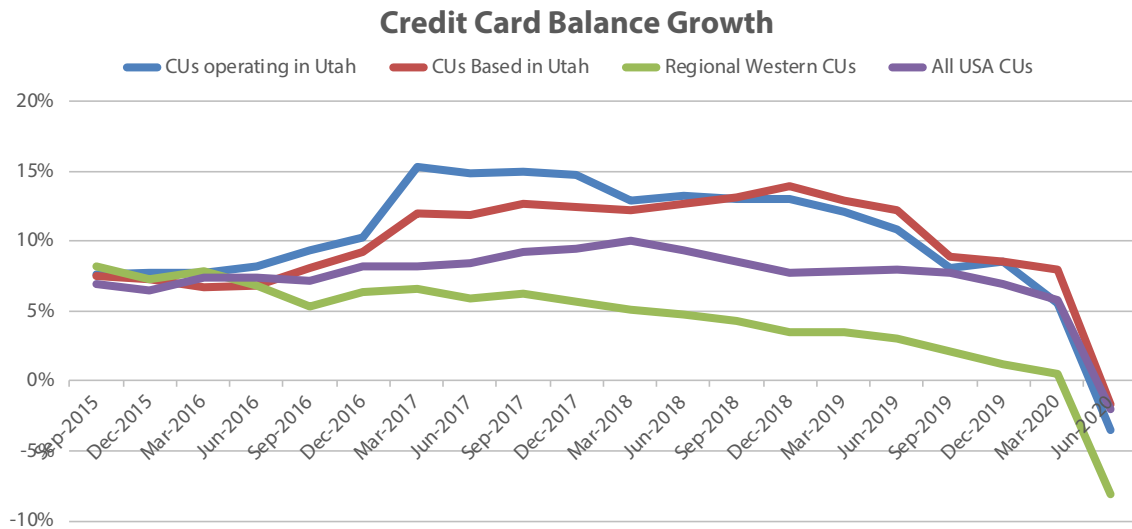
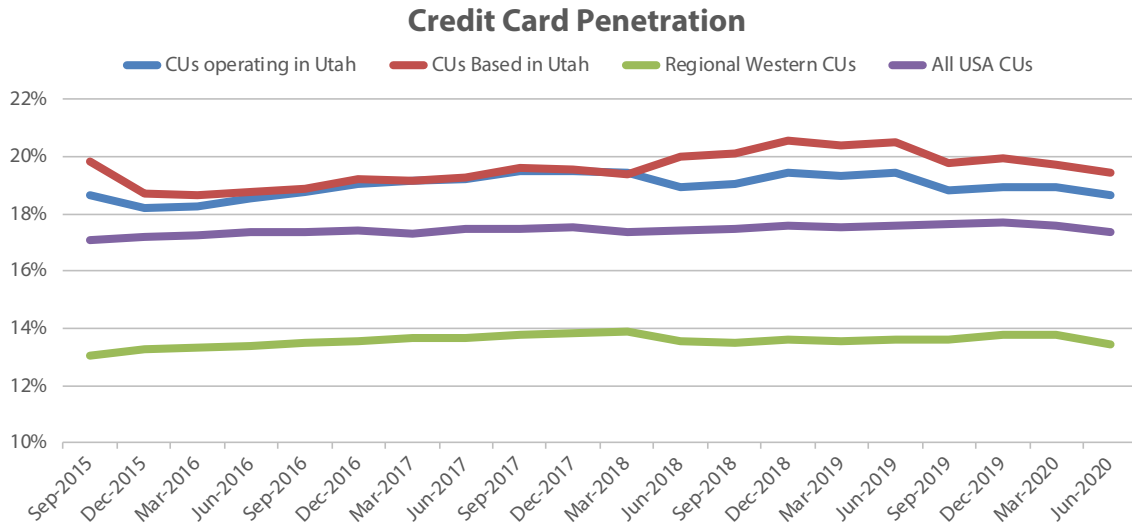
Indirect Loans/Total Auto Loans



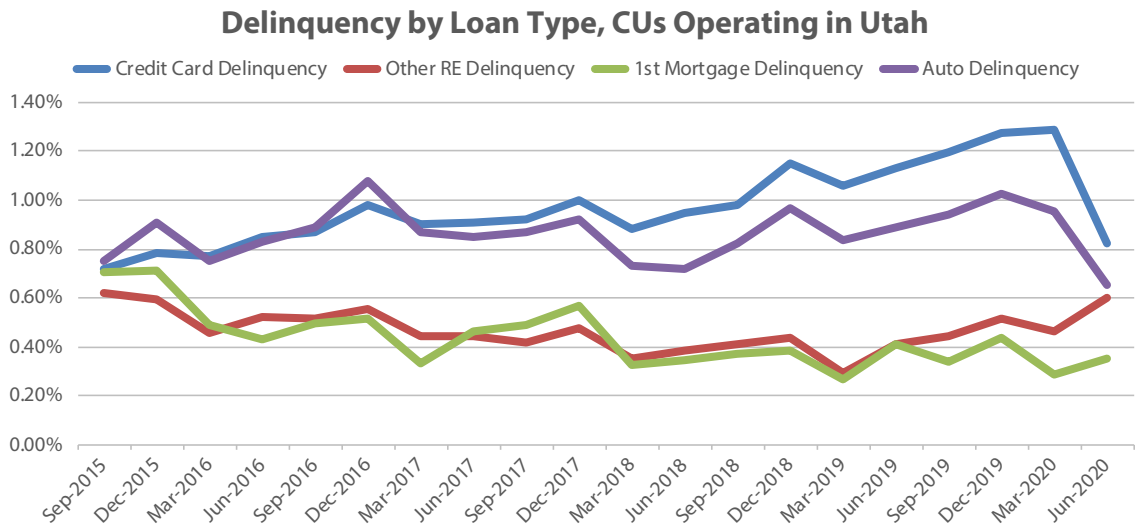
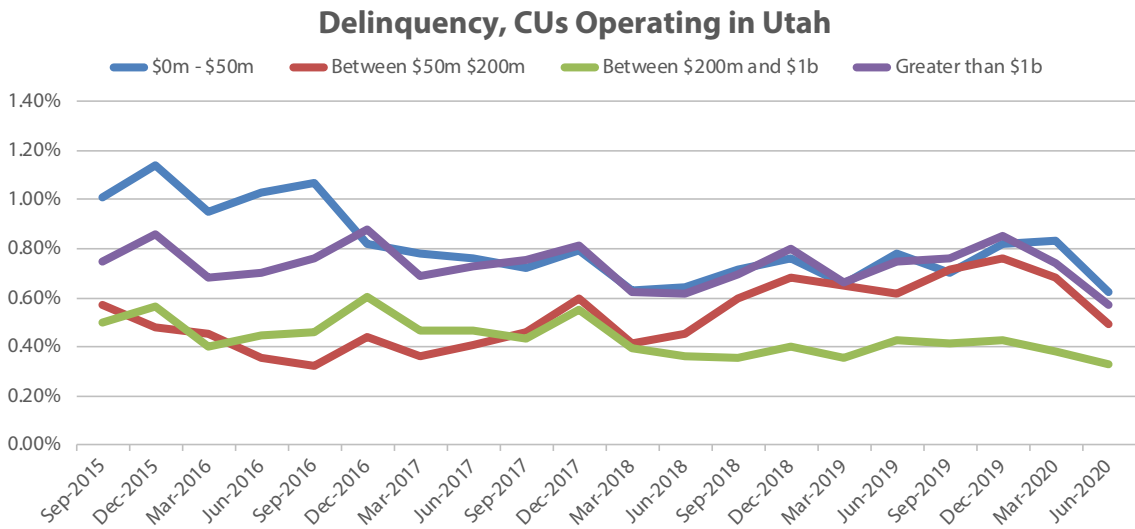
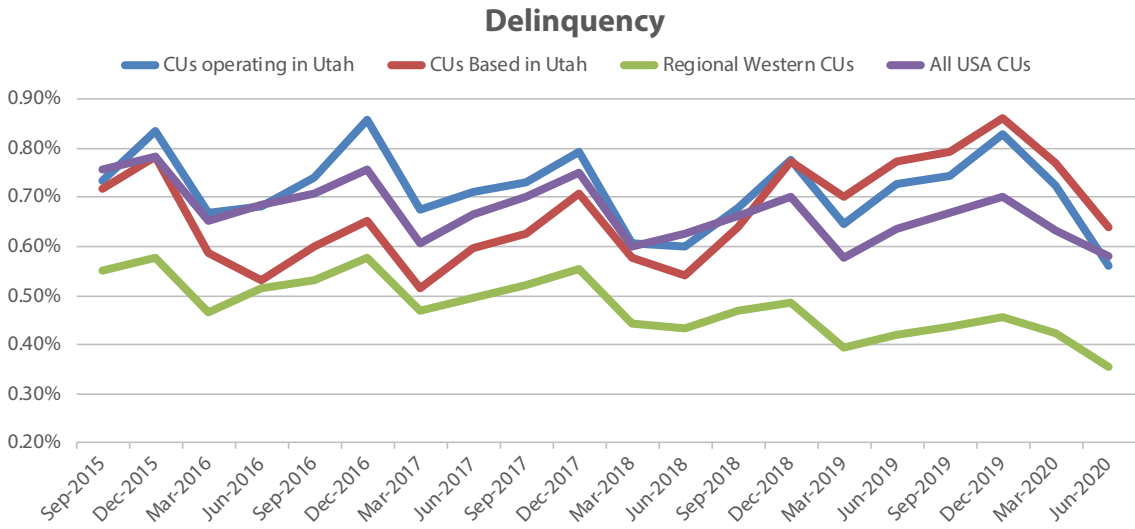
Average Auto Loan Balance



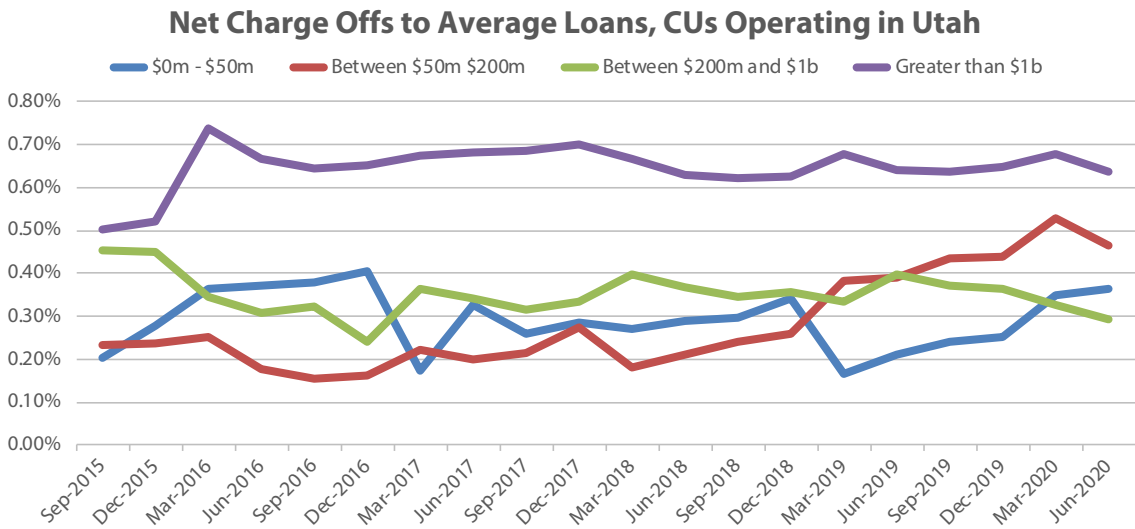
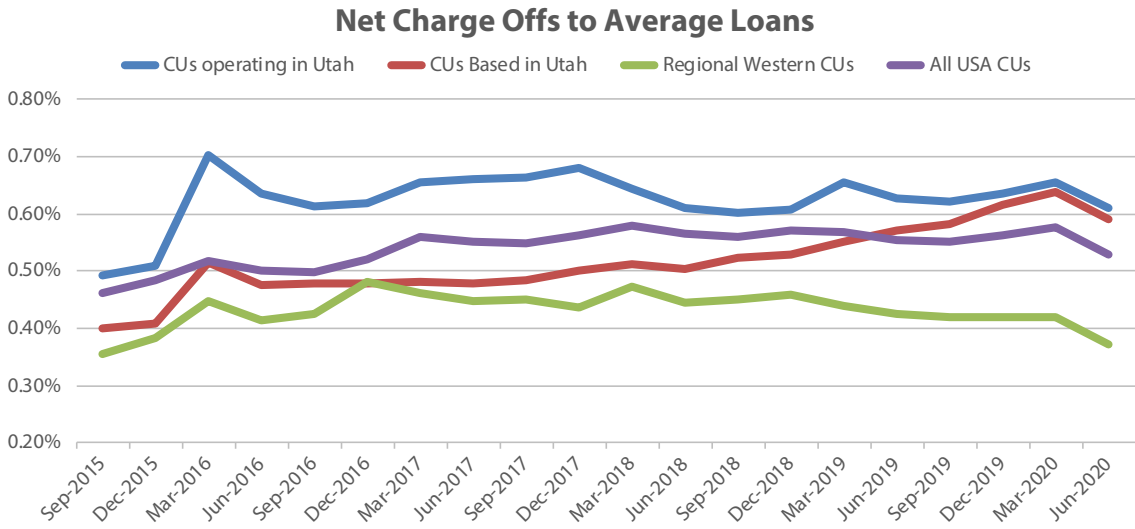
Lending – Credit Cards as of June 30, 2020



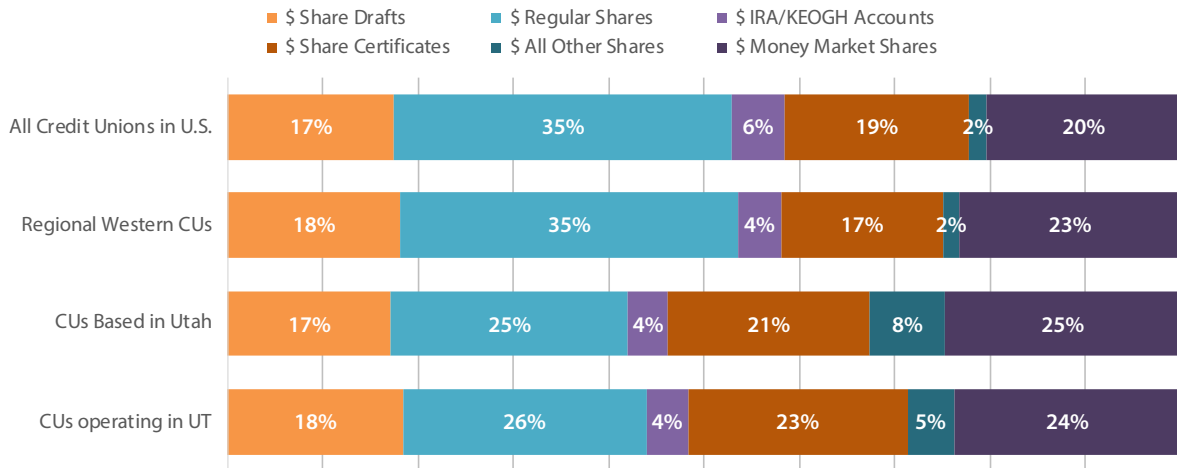
Asset Quality as of June 30, 2020



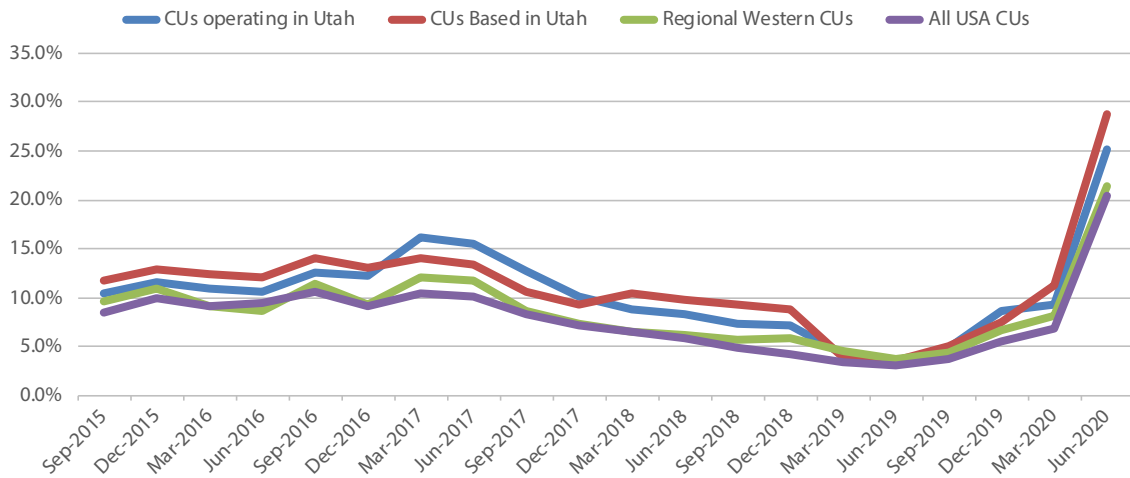
Asset Quality – continued as of June 30, 2020



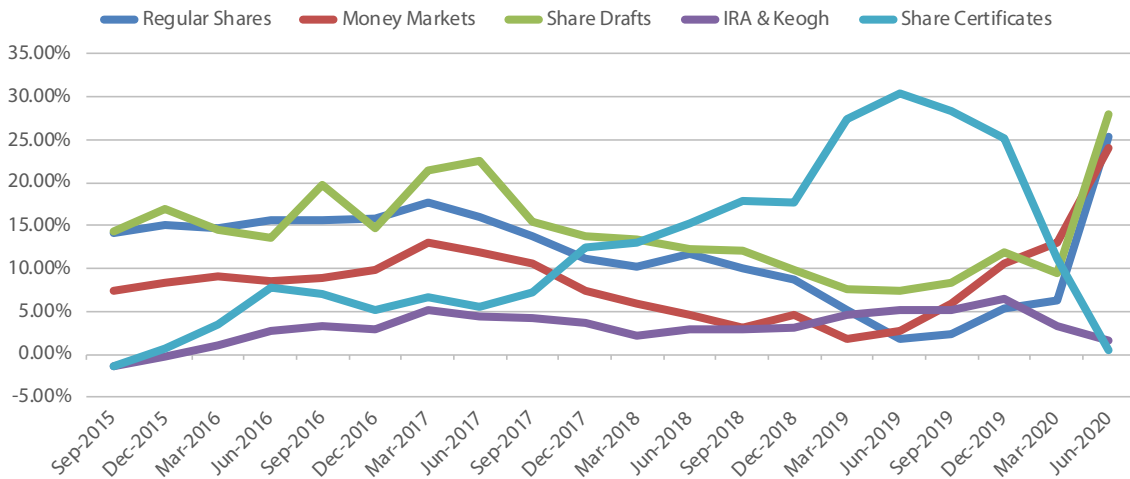
Share Composition



Core Deposit Growth

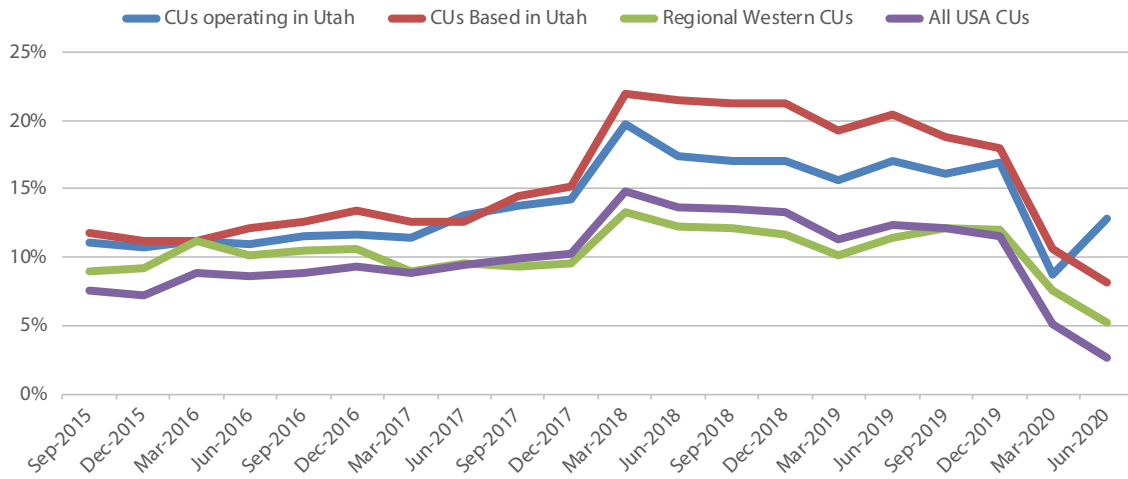


Share Growth by Type, CUs Operating in Utah

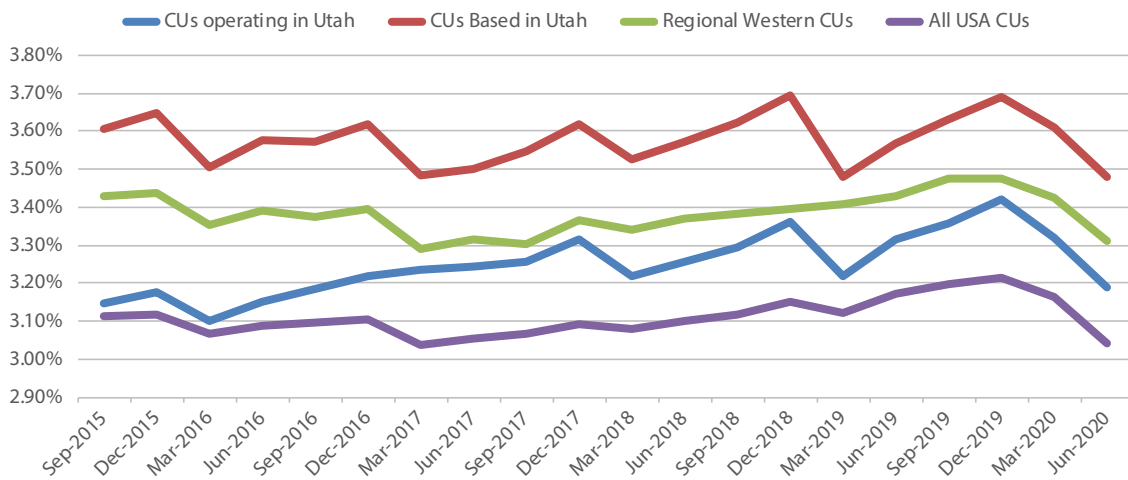


Earnings as of June 30, 2020

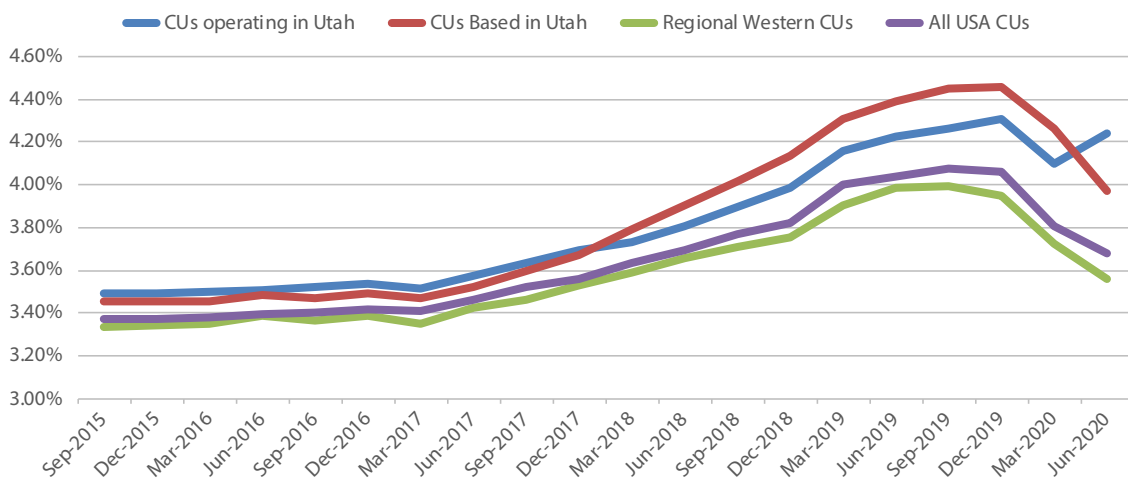
Income Growth



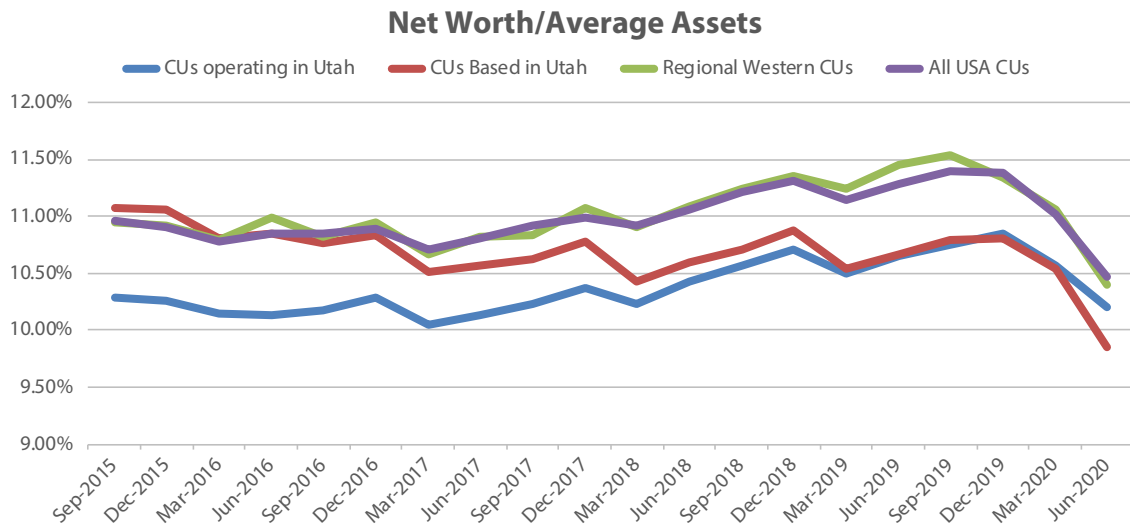
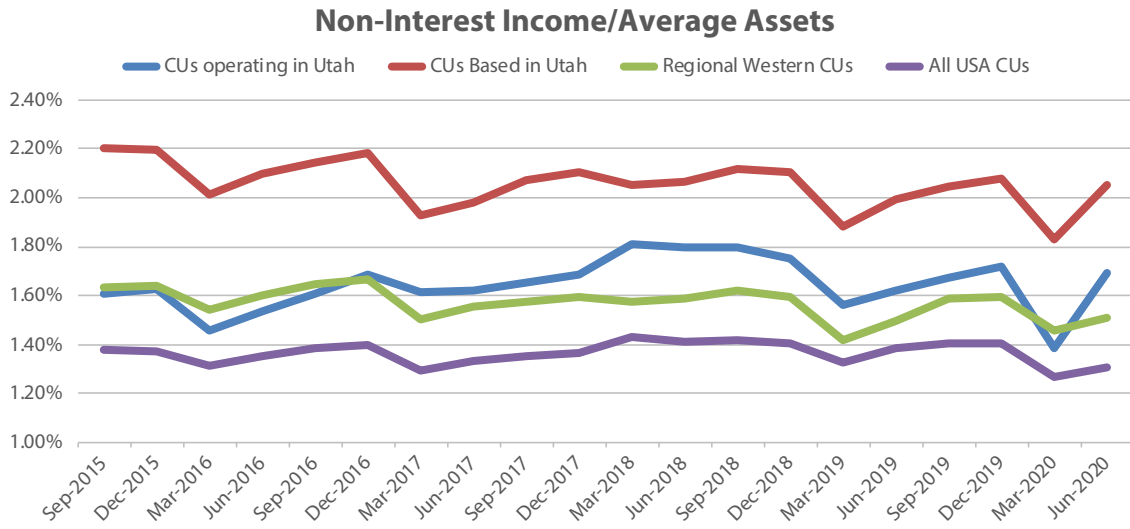
Operating Expense/Average Assets



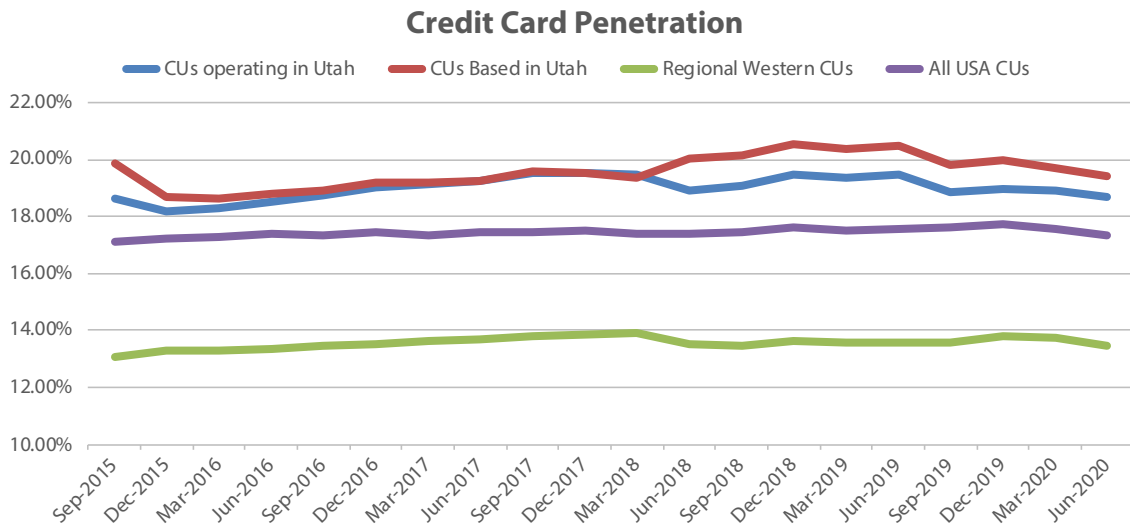
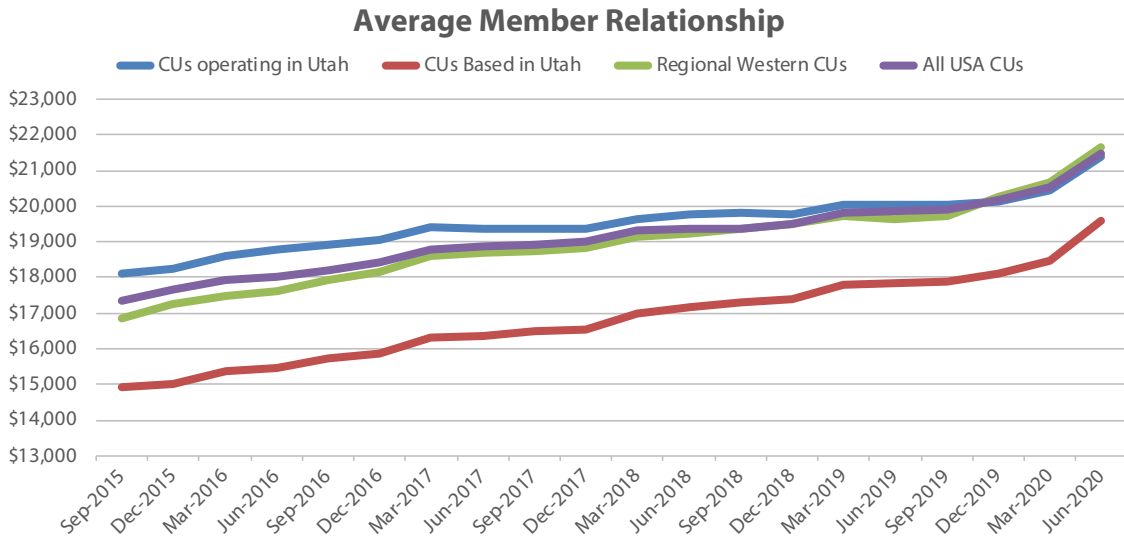
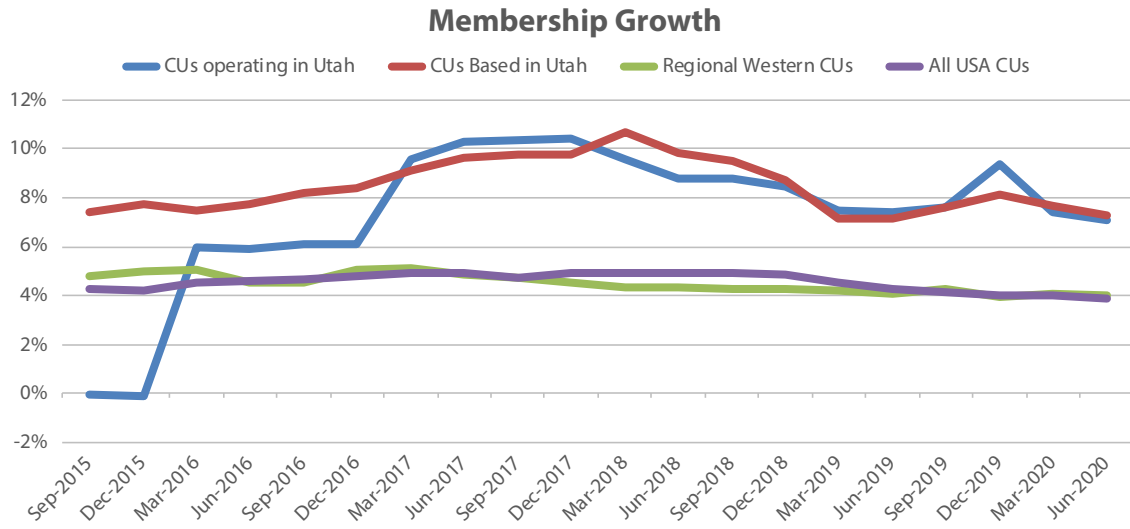
Interest Income/Average Assets



Earnings – continued as of June 30, 2020

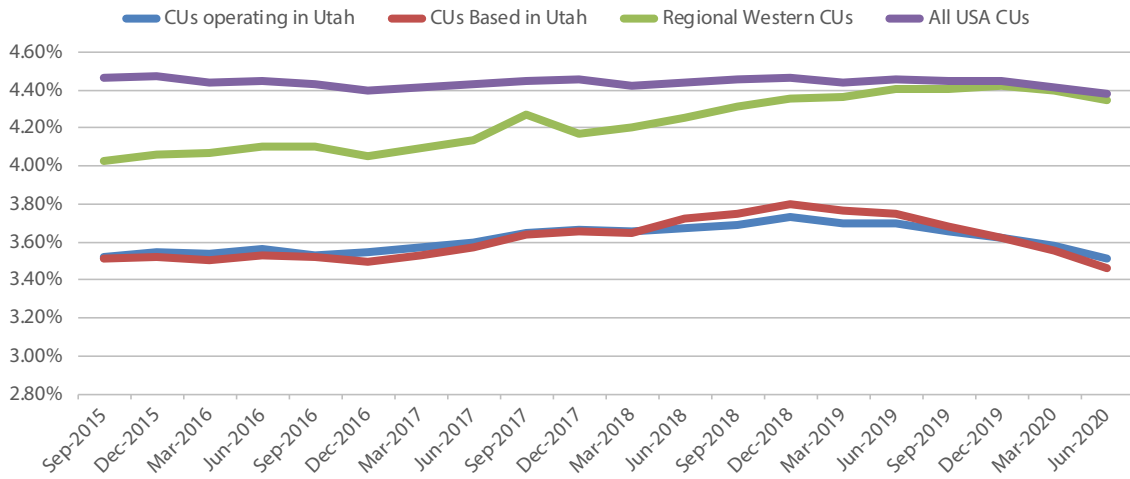


Members as of June 30, 2020

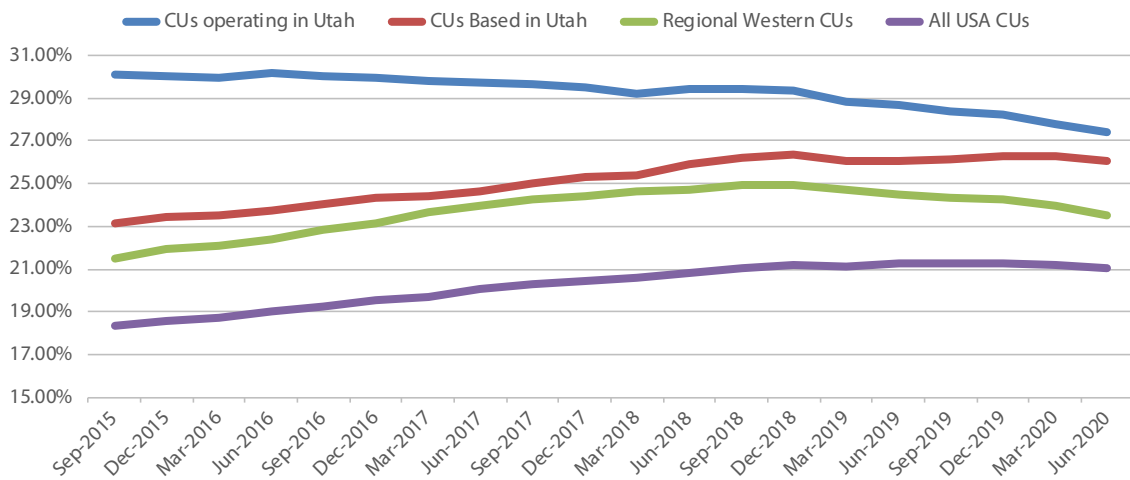


Members – continued as of June 30, 2020

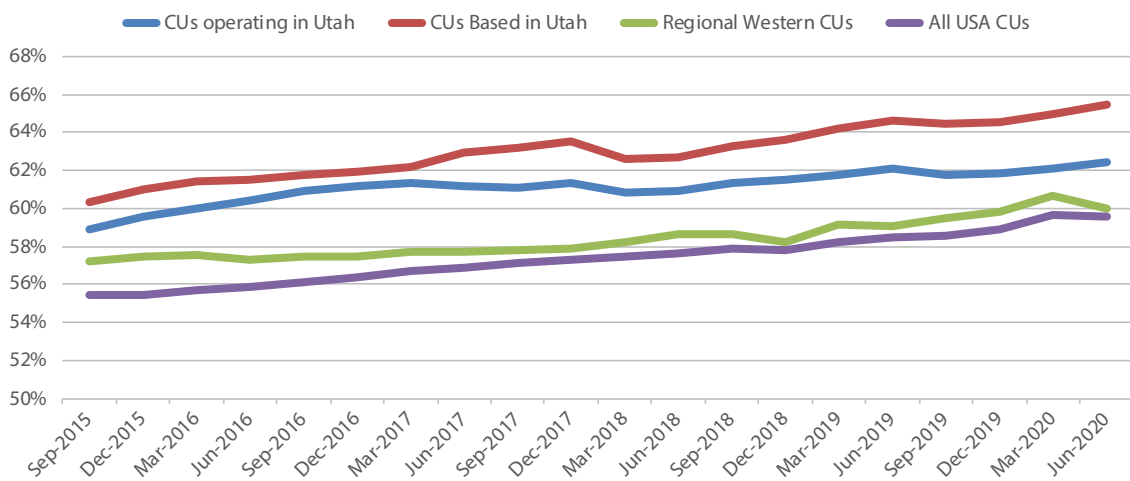
Real Estate Loan Penetration



Auto Loan Penetration



Share Draft Account Penetration



Consolidated U.S. Credit Union Financial Statement as of June 30, 2020

	Jun-2019	Jun-2020	%Chg
ASSETS			
Cash & Cash Equivalents	\$120,711,442,256	\$216,816,875,734	79.62
Government Securities	\$180,049,455,303	\$219,282,016,128	21.79
Corporate CU	\$3,049,052,808	\$4,159,620,570	36.42
Deposit in Banks and S&L's	\$29,118,085,795	\$32,447,180,120	11.43
Mutual Funds	\$3,247,586,425	\$3,748,423,642	15.42
All Other Investments	\$48,168,027,094	\$57,313,172,276	18.99
Total Investments	\$384,343,649,681	\$533,767,288,470	38.88
Real Estate Loans	\$532,839,145,540	\$589,687,918,943	10.67
Auto Loans	\$372,143,498,124	\$378,279,865,437	1.65
All Other Loans	\$168,124,900,908	\$180,961,582,169	7.64
Total Loans	\$1,073,107,544,572	\$1,148,929,366,549	7.07
(Loan Loss Allow)	\$(9,449,697,901)	\$(11,508,935,146)	21.79
Foreclosed & Repossessed Property	666832523	\$568,026,648	-14.82
Land & Buildings	\$25,215,473,460	\$27,267,377,776	8.14
Other Fixed Assets	\$5,844,542,216	\$6,606,520,518	13.04
All Other Assets	\$50,767,857,701	\$63,416,168,282	24.91
TOTAL ASSETS	\$1,530,496,202,252	\$1,769,045,813,095	15.59
LIABILITIES & CAPITAL			
Dividends Payable	\$316,911,390	\$303,760,021	-4.15
Notes Payable	\$51,873,953,556	\$52,924,337,672	2.02
Reverse Repurchase Agreements	\$375,331,171	\$623,430,125	66.10
Other Liabilities	\$18,984,248,369	\$20,908,292,051	10.13
Total Liabilities	\$71,550,444,486	\$74,759,819,869	4.49
Regular Shares & Deposits	\$469,943,544,563	\$561,998,626,903	19.59
Money Market Shares	265595050739	\$307,224,859,921	15.67
Share Drafts	\$206,489,831,141	\$263,689,871,589	27.70
IRA & Keogh	\$79,937,924,717	\$83,576,140,711	4.55
Share Certificates	\$266,702,489,088	\$291,471,060,392	9.29
Total Shares	\$1,288,668,840,248	\$1,507,960,559,516	17.02
Regular Reserve	\$22,128,430,836	\$22,651,293,484	2.36
FASB 115 Val Reserves	\$(2,011,571,493)	\$1,337,895,394	166.51
Undivided Earnings & Other Reserves	\$146,380,322,656	\$157,499,992,265	7.60
Equity Acquired in Merger	\$3,779,735,519	\$4,836,252,567	27.95
Total Reserves & Undivided Earnings	\$170,276,917,518	\$186,325,433,710	9.42
TOTAL LIABILITIES & CAPITAL	\$1,530,496,202,252	\$1,769,045,813,095	15.59

Consolidated U.S. Credit Union Financial Statement – cont. as of June 30, 2020

	YTD 2019	YTD 2020	%Chg
INCOME:			
Loans	\$25,915,424,121	\$27,373,820,749	5.63
(Less Rebates)	\$(12,224,909)	\$(12,686,042)	-3.77
Investments	\$4,232,133,338	\$3,382,629,250	-20.07
Fee Income	\$4,364,696,896	\$3,957,877,998	-9.32
Trading + Other Operating	\$5,564,937,762	\$6,442,451,869	15.77
Total Income	\$40,064,967,208	\$41,144,093,824	2.69
EXPENSES:			
Employee Compensation & Benefits	\$12,245,418,688	\$13,365,020,443	9.14
Travel & Conference	\$233,531,499	\$146,570,839	-37.24
Office Occupancy	\$1,521,271,475	\$1,623,894,840	6.75
Office Operations	\$4,368,836,544	\$4,678,461,258	7.09
Education & Promotional	\$919,377,878	\$869,540,152	-5.42
Loan Servicing	\$1,576,612,841	\$1,672,715,368	6.10
Professional Services	\$1,930,679,644	\$2,093,993,522	8.46
Member Insurance	\$1,141,954,545	\$12,650,943	10.78
Operating Fees	\$106,745,659	\$112,328,498	5.23
Miscellaneous	\$804,695,907	\$907,283,346	12.75
Operating Expense Subtotal	\$23,718,589,680	\$25,482,459,209	7.44
Provision for Loan Losses	\$3,209,711,996	\$4,879,077,966	52.01
Operating Exp. + Provision for Loan Losses	\$26,928,301,676	\$30,361,537,175	12.75
Non-Operating Gain (Loss)	\$473,747,410	\$553,577,689	16.85
Income before Dividends	\$13,610,412,942	\$11,336,134,338	-16.00
Interest on Borrowed Funds	\$775,690,436	\$628,546,194	-18.97
Dividends	\$5,598,647,023	\$5,961,020,026	6.47
Net Income Prior to Assessments	\$7,236,075,483	\$4,746,568,118	-34.40
Net NCUSIF & TCCUSIF Expenses	\$(2,510,425)	\$384,088	-18.23
Net Income	\$7,238,585,908	\$4,746,184,030	-34.43
SELECTED OPERATING DATA:			
Branches	21,079	21,187	0.51
Members	119,026,981	123,695,931	3.92
Potential Members	3,923,800,981	4,092,005,058	4.29
Employees	308,922	316,216	2.36
Members/Employee	385	391	1.53
Average Salary & Benefits/Employee	\$79,279	\$84,531	6.63
Total YTD Loan Originations	\$247,141,021,589	\$314,369,176,774	27.20

U.S. Credit Union Peer Group Performance as of June 30, 2020

	US Totals	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	5275	1868	994	684	726	366	276	361
Average Assets	\$335,364,135	\$7,556,797	\$32,835,621	\$72,008,944	\$158,164,709	\$350,605,304	\$706,582,256	\$3,420,695,758

12-month growth

Net Worth Growth	7.23%	1.96%	3.62%	4.47%	5.65%	5.69%	6.04%	8.11%
Loan Growth	7.05%	-2.66%	0.12%	0.95%	3.36%	4.79%	6.15%	8.19%
Share Growth	16.99%	7.70%	10.97%	12.19%	13.63%	14.58%	15.83%	18.33%
Member Growth	3.90%	-2.00%	-0.70%	-0.61%	0.59%	1.20%	2.40%	5.66%

Capital

Net worth/Assets	10.46%	14.35%	12.06%	11.48%	10.79%	10.54%	10.31%	10.32%
Solvency Ratio	114.95%	117.39%	114.28%	113.70%	113.19%	113.37%	113.96%	115.49%
Allowance for Loan Losses/ Delinquent Loans	172.52%	92.48%	101.14%	114.56%	128.04%	136.14%	140.40%	192.03%
Delinquency Ratio	0.58%	1.31%	0.88%	0.75%	0.64%	0.59%	0.60%	0.55%

Earnings

ROA	0.57%	0.30%	0.34%	0.42%	0.44%	0.45%	0.46%	0.62%
Non-Interest Income/Average Assets	0.65%	0.37%	0.46%	0.57%	0.64%	0.68%	0.68%	0.66%
Net interest Margin	2.89%	3.28%	3.08%	3.07%	3.04%	2.97%	2.94%	2.84%
Operating Expenses/Average Assets	3.04%	3.51%	3.47%	3.57%	3.58%	3.55%	3.44%	2.84%
Yield on Average Earning Assets	3.90%	3.82%	3.69%	3.74%	3.82%	3.83%	3.85%	3.93%
Cost of Funds	0.89%	0.49%	0.50%	0.52%	0.60%	0.69%	0.75%	1.00%

Productivity

Income per member	\$333	\$145	\$204	\$233	\$267	\$289	\$319	\$365
Income per employee	\$260,228	\$116,258	\$166,695	\$176,221	\$183,653	\$198,935	\$219,678	\$303,433
Operating expense per member	\$206	\$116	\$160	\$179	\$199	\$209	\$223	\$209
Assets per employee	\$5,594,431	\$2,762,446	\$3,958,354	\$3,988,511	\$4,032,080	\$4,266,576	\$4,730,143	\$6,474,514
YTD Loan Originations/Employee	\$994,161	\$275,021	\$389,892	\$428,314	\$522,551	\$627,134	\$739,621	\$1,259,506

Member Service Usage

Auto Loan Penetration	21.02%	16.04%	28.50%	24.66%	21.39%	21.68%	21.44%	20.41%
Share draft penetration	59.57%	22.68%	42.91%	48.47%	54.48%	56.44%	59.13%	63.00%
Credit card penetration	17.36%	4.79%	10.21%	11.77%	12.78%	14.23%	14.68%	19.77%
\$ Average share balance	\$12,082	\$5,805	\$8,388	\$9,148	\$10,198	\$10,720	\$11,716	\$13,052
# Loan and Share Accounts per member	2.51	2.29	2.26	2.31	2.39	2.42	2.43	2.58

Lending Profile

Loans to Shares	76%	55%	56%	60%	67%	72%	76%	79%
Average Loan Balance	\$16,225	\$7,640	\$7,825	\$9,645	\$12,444	\$14,034	\$16,487	\$17,800
\$ Total Loans Outstanding/ Employees	\$3,633,375	\$1,284,353	\$1,918,410	\$2,087,377	\$2,373,127	\$2,675,322	\$3,108,175	\$4,323,327
% of RE loans to total loans	51.32%	14.38%	32.76%	38.91%	43.65%	46.19%	50.08%	53.69%

Consolidated Utah Credit Union Financial Statement as of June 30, 2020

For credit unions based in Utah.

	Jun-2019	Jun-2020	%Chg
ASSETS			
Cash & Cash Equivalents	\$2,877,620,786	\$5,149,241,608	78.94
Government Securities	\$1,676,580,258	\$1,373,035,743	-18.10
Corporate CU	\$38,794,208	\$34,536,192	-10.98
Deposit in Banks and S&L's	\$369,503,377	\$373,413,268	1.06
Mutual Funds	\$1,136,571	\$366,154	-67.78
All Other Investments	\$627,812,698	\$826,788,857	31.69
Total Investments	\$5,591,447,898	\$7,757,381,822	38.74
Real Estate Loans	\$8,730,882,828	\$9,867,217,658	13.02
Auto Loans	\$11,148,161,897	\$12,640,876,455	13.39
All Other Loans	\$3,976,595,603	\$4,919,404,276	23.71
Total Loans	\$23,855,640,328	\$27,427,498,389	14.97
(Loan Loss Allow)	\$(266,759,956)	\$(360,741,777)	35.23
Foreclosed & Repossessed Property	39282029	\$32,296,128	-17.78
Land & Buildings	\$782,195,193	\$889,634,095	13.74
Other Fixed Assets	\$118,948,658	\$128,111,389	7.70
All Other Assets	\$864,430,556	\$1,139,767,876	31.85
TOTAL ASSETS	\$30,985,184,706	\$37,013,947,922	19.46
LIABILITIES & CAPITAL			
Dividends Payable	\$10,781,276	\$9,417,410	-12.65
Notes Payable	\$352,218,107	\$402,315,656	14.22
Reverse Repurchase Agreements	\$-	\$-	
Other Liabilities	\$390,095,905	\$430,469,343	10.35
Total Liabilities	\$753,095,288	\$842,202,409	11.83
Regular Shares & Deposits	\$8,500,066,755	\$10,700,059,642	25.88
Money Market Shares	6144583366	\$8,081,807,881	31.53
Share Drafts	\$4,260,835,803	\$5,595,551,459	31.33
IRA & Keogh	\$1,320,104,629	\$1,357,765,887	2.85
Share Certificates	\$6,815,489,030	\$6,914,631,887	1.45
Total Shares	\$27,041,079,583	\$32,649,816,756	20.74
Regular Reserve	\$245,932,088	\$249,577,763	1.48
FASB 115 Val Reserves	\$(103,822,939)	\$(116,230,667)	-11.95
Undivided Earnings & Other Reserves	\$3,000,350,427	\$3,340,031,403	11.32
Equity Acquired in Merger	\$48,550,259	\$48,550,258	0.00
Total Reserves & Undivided Earnings	\$3,191,009,835	\$3,521,928,757	10.37
TOTAL LIABILITIES & CAPITAL	\$30,985,184,706	\$37,013,947,922	19.46

Consolidated Utah Credit Union Financial Statement – cont. as of June 30, 2020

For credit unions based in Utah.

	YTD 2019	YTD 2020	%Chg
INCOME:			
Loans	\$600,785,282	\$651,191,803	8.39
(Less Rebates)	\$(6,341)	\$(9,385)	-48.01
Investments	\$51,666,560	\$35,314,580	-31.65
Fee Income	\$129,017,136	\$139,401,005	8.05
Trading + Other Operating	\$167,336,873	\$200,142,478	19.60
Total Income	\$948,799,510	\$1,026,040,481	8.14
EXPENSES:			
Employee Compensation & Benefits	\$279,605,534	\$324,797,691	16.16
Travel & Conference	\$5,048,297	\$2,960,628	-41.35
Office Occupancy	\$34,412,928	\$38,138,766	10.83
Office Operations	\$89,854,558	\$98,425,970	9.54
Education & Promotional	\$22,339,317	\$23,496,309	5.18
Loan Servicing	\$53,120,646	\$64,970,344	22.31
Professional Services	\$24,558,945	\$28,060,750	14.26
Member Insurance	\$103,928	\$134,882	29.78
Operating Fees	\$2,024,629	\$2,111,286	4.28
Miscellaneous	\$19,049,844	\$19,105,458	0.29
Operating Expense Subtotal	\$530,118,626	\$602,202,084	13.60
Provision for Loan Losses	\$83,059,281	\$131,981,499	58.90
Operating Exp. + Provision for Loan Losses	\$613,177,907	\$734,183,583	19.73
Non-Operating Gain (Loss)	\$70,602	\$15,449,313	21782.26
Income before Dividends	\$335,692,205	\$307,306,211	-8.57
Interest on Borrowed Funds	\$3,872,381	\$3,086,551	-20.29
Dividends	\$126,291,107	\$134,533,322	6.53
Net Income Prior to Assessments	\$205,528,717	\$169,686,338	-17.44
Net NCUSIF & TCCUSIF Expenses	\$32,041	-	-3041.52
Net Income	\$205,496,676	\$169,686,338	-17.43
SELECTED OPERATING DATA:			
Branches	485	477	(1.65)
Members	2,855,102	3,063,389	7.30
Potential Members	50,010,617	52,347,216	4.67
Employees	8,259	8,669	4.97
Members/Employee	346	353	2.21
Average Salary & Benefits/Employee	\$67,713	\$74,933	10.66
Total YTD Loan Originations	\$9,307,514,365	\$12,682,877,664	36.26

Utah Credit Union Peer Group Performance as of June 30, 2020

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.

	CUs operating in Utah	< \$50m	\$50m-\$200m	\$200m-\$1b	Over \$1b
# of CUs	66	35	11	8	12
Average Assets	\$616,899,132	\$16,856,943	\$125,292,807	\$507,814,042	\$4,921,250,928
12-month growth					
Net Worth Growth	10.40%	5.65%	7.14%	8.78%	10.69%
Loan Growth	14.97%	4.18%	3.32%	14.05%	8.72%
Share Growth	20.74%	11.71%	14.10%	15.62%	16.01%
Member Growth	7.30%	1.66%	0.68%	2.58%	5.84%
Capital					
Net worth/Assets	9.86%	13.07%	12.12%	10.08%	10.14%
Solvency Ratio	112.96%	115.78%	114.32%	114.70%	113.61%
Allowance for Loan Losses/Delinquent Loans	206.15%	173.88%	138.21%	168.12%	211.34%
Delinquency Ratio	0.64%	0.62%	0.49%	0.33%	0.57%
Earnings					
ROA	0.98%	0.79%	0.82%	0.80%	1.16%
Non-Interest Income/Average Assets	1.03%	0.49%	0.59%	0.56%	0.87%
Net interest Margin	3.17%	3.39%	3.10%	2.95%	3.47%
Operating Expenses/Average Assets	3.48%	3.27%	3.17%	3.02%	3.20%
Yield on Average Earning Assets	4.22%	4.15%	4.06%	4.03%	4.55%
Cost of Funds	0.89%	0.69%	0.80%	0.92%	0.93%
Productivity					
Income per member	\$335	\$209	\$288	\$357	\$367
Income per employee	\$236,715	\$176,814	\$197,047	\$233,431	\$280,610
Operating expense per member	\$197	\$140	\$184	\$221	\$199
Assets per employee	\$4,269,691	\$3,769,923	\$4,157,529	\$5,074,969	\$5,017,631
YTD Loan Originations/Employee	\$1,463,015	\$625,943	\$680,259	\$1,164,640	\$1,393,481
Member Service Usage					
Auto Loan Penetration	26.03%	21.96%	27.09%	21.74%	27.78%
Share draft penetration	65%	39%	55%	57%	63%
Credit card penetration	19.42%	6.60%	16.37%	18.04%	18.93%
\$ Average share balance	\$10,540	\$7,667	\$10,596	\$13,400	\$11,329
# Loan and Share Accounts per member	2.77	2.13	2.66	2.67	2.71
Lending Profile					
Loans to Shares	84%	74%	73%	78%	88%
Average Loan Balance	\$13,581	\$12,136	\$11,664	\$17,069	\$15,252
\$ Total Loans Outstanding/Employees	\$3,163,860	\$2,427,938	\$2,643,004	\$3,429,273	\$3,830,455
% of RE loans to total loans	35.98%	28.62%	37.99%	54.89%	41.81%

Utah Credit Unions under \$10 million in assets

as of June 30, 2020

CUs in group: 18

12-month share growth

Credit Union	Share growth	Shares
CUP	21.46%	\$5,921,680
Gibbons and Reed Employees	11.31%	\$5,487,615
Meadow Gold Employees	7.20%	\$3,871,688
Employees First	7.08%	\$1,290,797
SEA	6.98%	\$3,784,581
Orem City Employees	5.53%	\$2,923,809
Presto Lewiston Employees	5.50%	\$306,337
Beckstrand and Associates	4.67%	\$112
Tri-County	4.59%	\$126,330
Hollyfrontier Employee's	4.35%	\$4,691,320

12-month loan growth

Credit Union	Loan Growth	Loans
North Sanpete	10.63%	\$840,870
Utah Prison Employees	10.12%	\$2,841,666
Tanner Employees	5.81%	\$4,024,412
Gibbons and Reed Employees	2.69%	\$2,078,674
Valley Wide	1.74%	\$353,001
CUP	0.99%	\$4,494,375
Orem City Employees	0.63%	\$1,600,993

12-month member growth

Credit Union	Mbr. Growth	Members
Gibbons and Reed Employees	18.21%	1,668
CUP	16.51%	1,461
Beckstrand and Associates	7.14%	15
South Sanpete	3.21%	193
Tri-County	1.33%	76
Flexpak	0.00%	202

Capital/Assets

Credit Union	Capital/Assets	Assets
Flexpak	32.80%	\$1,086,474
Employees First	26.94%	\$1,761,812
Tri-County	26.13%	\$171,168
North Sanpete	26.08%	\$968,582
Valley Wide	25.44%	\$437,168
Hollyfrontier Employee's	25.18%	\$6,174,388
SEA	24.67%	\$5,004,096
Presto Lewiston Employees	23.82%	\$396,433
Meadow Gold Employees	22.51%	\$4,990,507
Provo Police & Fire Dept.	16.31%	\$2,612,331

Return on Assets

Credit Union	ROA	Assets
Valley Wide	2.70%	\$437,168
South Sanpete	1.36%	\$990,897
Hollyfrontier Employee's	1.29%	\$6,174,388
Flexpak	1.03%	\$1,086,474
Tanner Employees	0.97%	\$6,272,895
SEA	0.96%	\$5,004,096
North Sanpete	0.77%	\$968,582
Orem City Employees	0.70%	\$3,325,802
Presto Lewiston Employees	0.66%	\$396,433
Beckstrand and Associates	0.64%	\$1,198,747

Loans/Shares

Credit Union	Loans/Shares	Shares
Hollyfrontier Employee's	122.25%	\$4,691,320
Flexpak	121.58%	\$743,622
North Sanpete	115.74%	\$726,504
Valley Wide	107.59%	\$328,101
Utah Prison Employees	93.96%	\$3,024,474
South Sanpete	87.41%	\$893,796
Provo Police & Fire Dept.	78.45%	\$2,248,543
CUP	75.90%	\$5,921,680
Tanner Employees	74.02%	\$5,436,830
SEA	73.74%	\$3,784,581

Utah Credit Unions between \$10 million and \$65 million in assets

as of June 30, 2020

CUs in group: 18

12-month share growth

Credit Union	Share growth	Shares
Kings Peak	27.10%	\$19,244,425
Devils Slide	18.19%	\$14,145,471
Desertview	16.37%	\$33,836,594
Freedom	16.03%	\$41,011,734
San Juan	15.73%	\$21,962,775
Nephi Western Employees	15.71%	\$24,222,026
Grand County	15.09%	\$43,060,706
Logan Medical	14.38%	\$22,717,015
Millard County	13.70%	\$40,837,065
Varex	13.56%	\$14,996,045

12-month loan growth

Credit Union	Loan Growth	Loans
Grand County	16.68%	\$38,440,679
Kings Peak	11.39%	\$14,549,724
National JAACL	7.27%	\$18,145,112
Millard County	6.66%	\$24,192,838
Devils Slide	5.90%	\$9,043,475
Education 1st	4.98%	\$28,631,826
Logan Medical	4.72%	\$17,629,016
Nephi Western Employees	4.68%	\$29,262,807
Utah	4.06%	\$12,243,688
Varex	3.59%	\$8,058,335

12-month member growth

Credit Union	Mbr. Growth	Members
Grand County	13.02%	6,252
Kings Peak	7.51%	2,333
Freedom	4.31%	3,876
San Juan	3.58%	4,314
Millard County	2.45%	5,720
National JAACL	2.11%	3,582
Devils Slide	1.84%	1,442
P&S	1.58%	1,736
Local Union 354 IBEW	1.37%	2,666
Logan Cache Rich	0.23%	2,564

Capital/Assets

Credit Union	Capital/Assets	Assets
Nephi Western Employees	34.07%	\$36,587,788
Hi-land	21.01%	\$53,509,626
Desertview	16.03%	\$38,688,135
Logan Medical	15.92%	\$26,958,315
Varex	15.49%	\$17,775,628
Logan Cache Rich	13.47%	\$27,752,600
Local Union 354 IBEW	13.29%	\$30,584,279
San Juan	12.25%	\$24,853,862
National JAACL	11.97%	\$31,786,437
Devils Slide	11.54%	\$15,927,836

Return on Assets

Credit Union	ROA	Assets
P&S	2.72%	\$16,283,882
Nephi Western Employees	1.98%	\$36,587,788
Kings Peak	1.35%	\$20,728,290
Logan Medical	1.20%	\$26,958,315
Grand County	1.03%	\$46,729,495
Local Union 354 IBEW	0.96%	\$30,584,279
Millard County	0.94%	\$45,465,090
Logan Cache Rich	0.88%	\$27,752,600
Hi-land	0.65%	\$53,509,626
Education 1st	0.64%	\$36,714,468

Loans/Shares

Credit Union	Loans/Shares	Shares
Nephi Western Employees	120.81%	\$24,222,026
Grand County	89.27%	\$43,060,706
P&S	87.36%	\$14,583,424
Education 1st	87.07%	\$32,883,015
Local Union 354 IBEW	81.83%	\$26,605,141
Firefighters	78.38%	\$43,488,322
Hi-land	77.79%	\$42,497,003
Logan Medical	77.60%	\$22,717,015
Freedom	75.81%	\$41,011,734
Kings Peak	75.60%	\$19,244,425

Utah Credit Unions between \$65 million and \$400 million in assets

as of June 30, 2020

CUs in group: 14

12-month share growth

Credit Union	Share growth	Shares
American United	23.19%	\$264,292,142
Utah Heritage	19.11%	\$81,173,661
Elevate	17.45%	\$128,068,558
Wasatch Peaks	16.85%	\$354,724,172
Nebo	16.82%	\$93,692,339
Pacific Horizon	16.75%	\$76,887,521
Members First	16.69%	\$128,225,748
Eastern Utah Community	16.51%	\$136,382,440
Transwest	12.83%	\$146,563,908
Ascent	11.70%	\$129,980,520

Capital/Assets

Credit Union	Capital/Assets	Assets
Elevate	21.05%	\$162,650,308
Nebo	17.22%	\$113,190,357
American United	11.95%	\$299,686,360
Eastern Utah Community	11.35%	\$153,893,788
Members First	10.77%	\$145,744,131
Horizon Utah	10.71%	\$156,811,261
Wasatch Peaks	10.70%	\$397,965,921
Alpine	10.58%	\$241,716,608
Transwest	10.04%	\$163,488,957
Utah Heritage	9.99%	\$90,951,610

12-month loan growth

Credit Union	Loan Growth	Loans
Elevate	14.65%	\$87,559,963
Wasatch Peaks	14.07%	\$333,941,080
Nebo	12.24%	\$79,790,228
American United	11.66%	\$220,826,844
Jordan	11.32%	\$200,032,985
Ascent	9.67%	\$115,767,397
Pacific Horizon	9.24%	\$68,505,218
Eastern Utah Community	3.75%	\$89,238,368
Transwest	2.73%	\$120,437,019
Hercules First	1.37%	\$61,518,432

Return on Assets

Credit Union	ROA	Assets
Elevate	1.60%	\$162,650,308
Eastern Utah Community	1.41%	\$153,893,788
Nebo	1.02%	\$113,190,357
Pacific Horizon	0.94%	\$85,261,225
Transwest	0.92%	\$163,488,957
Utah Heritage	0.89%	\$90,951,610
Wasatch Peaks	0.88%	\$397,965,921
Members First	0.62%	\$145,744,131
Alpine	0.56%	\$241,716,608
Ascent	0.52%	\$143,826,344

12-month member growth

Credit Union	Mbr. Growth	Members
American United	7.19%	23,812
Nebo	3.89%	12,368
Transwest	3.30%	13,404
Utah Heritage	3.19%	8,207
Ascent	2.49%	10,254
Pacific Horizon	2.02%	7,730
Eastern Utah Community	1.97%	11,944
Elevate	1.94%	12,845
Wasatch Peaks	1.59%	33,452
Horizon Utah	1.28%	13,315

Loans/Shares

Credit Union	Loans/Shares	Shares
Wasatch Peaks	94.14%	\$333,941,080
Pacific Horizon	89.10%	\$68,505,218
Ascent	89.07%	\$115,767,397
Nebo	85.16%	\$79,790,228
American United	83.55%	\$220,826,844
Transwest	82.17%	\$120,437,019
Alpine	79.22%	\$170,096,708
Utah Heritage	69.59%	\$56,484,864
Elevate	68.37%	\$87,559,963
Jordan	67.85%	\$200,032,985

Credit unions operating in Utah with more than \$400 million in assets

as of June 30, 2020

CUs in group: 16

12-month share growth

Credit Union	Share growth	Shares
Utah Community	28.96%	\$1,752,432,815
Mountain America	23.65%	\$9,655,375,590
Utah First	21.22%	\$491,750,959
America First	21.09%	\$11,985,300,541
Delta Community	19.96%	\$6,147,535,949
Goldenwest	18.64%	\$1,700,384,232
University	17.97%	\$1,171,960,016
Cyprus	15.86%	\$1,142,532,654
Deseret First	14.87%	\$729,256,061
Granite	14.78%	\$493,153,437

12-month loan growth

Credit Union	Loan Growth	Loans
Utah First	33.22%	\$483,820,439
Mountain America	20.28%	\$8,833,269,805
Goldenwest	14.14%	\$1,448,557,223
Operating Engineers LU #3	13.95%	\$798,907,332
Cyprus	13.90%	\$1,091,767,002
Granite	13.82%	\$389,352,222
Deseret First	13.30%	\$582,327,621
University	13.12%	\$1,036,928,297
America First	13.12%	\$9,812,591,258
Utah Community	12.06%	\$1,203,123,331

12-month member growth

Credit Union	Mbr. Growth	Members
Utah Community	13.27%	210,307
Utah First	9.62%	25,028
Mountain America	8.86%	915,673
America First	8.44%	1,129,563
University	6.28%	102,524
Cyprus	4.88%	120,409
Delta Community	4.75%	419,413
Utah Power	3.00%	27,689
Security Service	2.57%	805,480
Operating Engineers LU #3	2.18%	86,438

Capital/Assets

Credit Union	Capital/Assets	Assets
Operating Engineers LU #3	15.97%	\$1,232,591,923
Utah Power	13.88%	\$799,485,390
Goldenwest	13.85%	\$2,017,769,952
Chevron	13.42%	\$4,023,679,378
Delta Community	12.30%	\$7,029,700,957
Granite	10.95%	\$606,022,925
University	10.90%	\$1,321,033,422
Cyprus	10.86%	\$1,281,043,151
Security Service	10.83%	\$10,157,826,030
Utah Community	10.63%	\$1,966,431,438

Return on Assets

Credit Union	ROA	Assets
Chevron	6.83%	\$4,023,679,378
Cyprus	1.52%	\$1,281,043,151
Utah Community	1.41%	\$1,966,431,438
Mountain America	1.31%	\$10,994,411,486
Utah First	1.25%	\$600,641,817
Goldenwest	1.17%	\$2,017,769,952
Utah Power	1.11%	\$799,485,390
Granite	1.10%	\$606,022,925
University	1.09%	\$1,321,033,422
America First	0.64%	\$13,402,532,273

Loans/Shares

Credit Union	Loans/Shares	Assets
Security Service	102.23%	\$8,623,416,418
Utah First	98.39%	\$491,750,959
Cyprus	95.56%	\$1,142,532,654
UNIFY Financial	93.39%	\$2,708,095,380
Mountain America	91.49%	\$9,655,375,590
Chevron	88.63%	\$3,440,204,695
University	88.48%	\$1,171,960,016
Goldenwest	85.19%	\$1,700,384,232
America First	81.87%	\$11,985,300,541
Operating Engineers LU #3	80.00%	\$998,609,388

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.