

Utah Credit Union Performance Summary

1st Quarter 2025



Utah Credit Union Performance Summary 1st Quarter 2025

Table of Contents

Click on a topic to go directly to that page.

Key Performance Comparisons	3
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Utah Credit Union Results

Key Ratios	4
Lending — Overview	5
Lending — Real Estate.	8
Lending — Auto.	9
Lending — Credit Cards.	10
Asset Quality.	11–12
Shares	13
Earnings.	14–15
Members	16–17

Performance Data Tables

Consolidated U.S. Credit Union Financial Statement.	18–19
U.S. Credit Union Peer Group Performance	20
Consolidated Utah Credit Union Financial Statement	21–22
Utah Credit Union Peer Group Performance.	23
Utah Credit Union Leaders.	24–27

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 March 31, 2025

	US Cus	UT CUs*	UT as % of Industry
Number of CUs	4,505	54	1.20%
Federal Chartered CUs	2,766	32	1.16%
State-Chartered CUs, NCUSIF insured	1,739	22	1.27%
State-Chartered CUs, ASI insured	95	-	0.00%
Total State Chartered CUs	1,834	22	1.20%
Total Members	144,530,564	4,034,269	2.79%
Members, average per CU	32,082	74,709	232.87%
# of Mergers/Liquidations YTD	185	2	1.08%
Total Assets	\$2,390,232,511,911	\$63,315,917,031	2.65%
Total Loans	\$1,668,490,161,970	\$47,464,013,954	2.84%
Total Shares	\$2,015,726,493,839	\$55,055,975,049	2.73%
Total Capital	\$283,073,367,582	\$7,150,763,932	2.53%
Average Asset Size	\$530,573,255	\$1,172,516,982	220.99%

Straight averages as a % of Average Assets

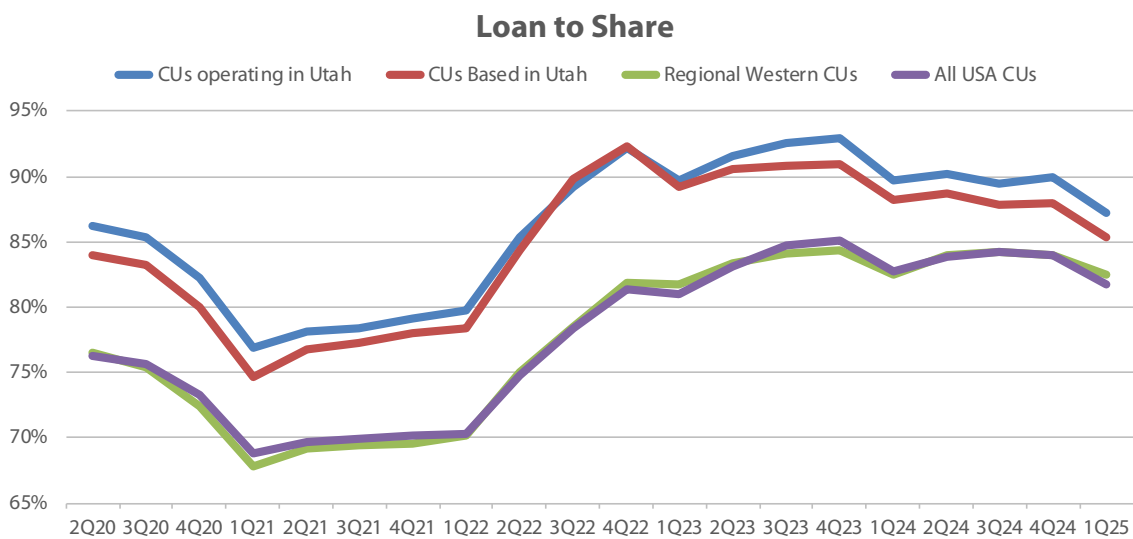
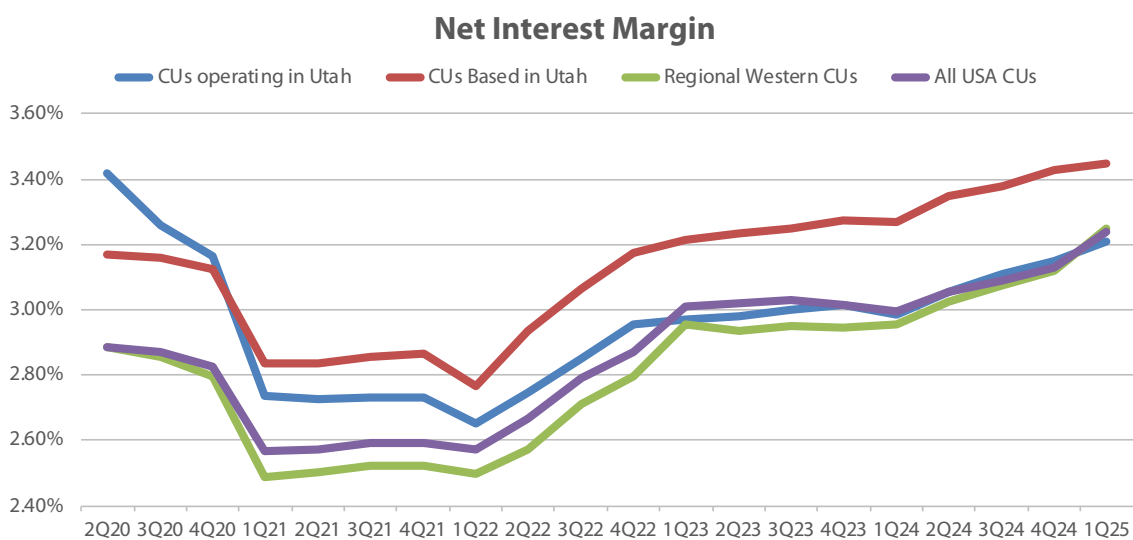
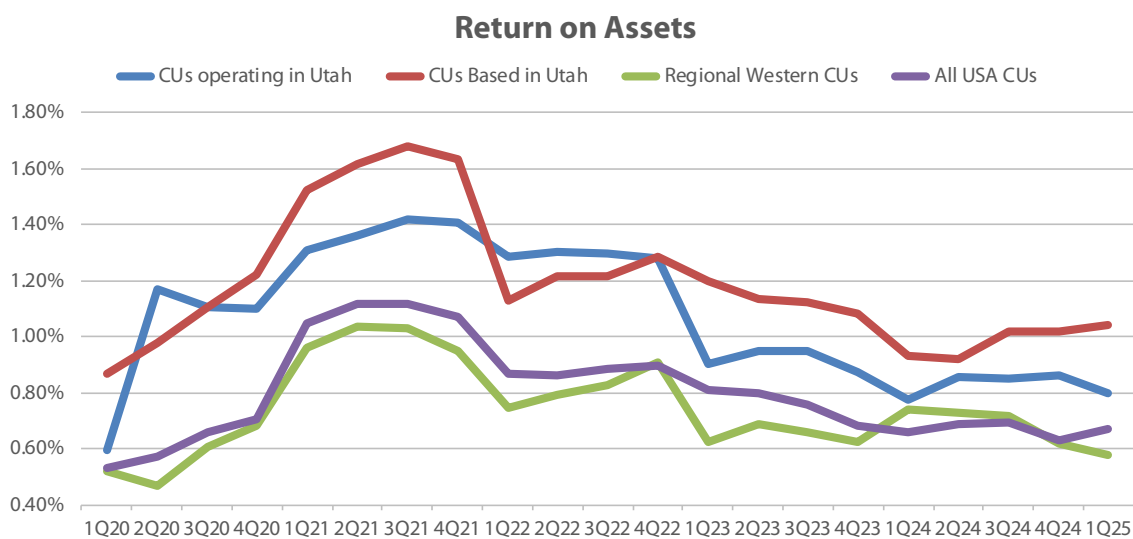
	US CUs	UT CUs*
Interest Income (annualized)	5.07%	5.70%
Interest Expense (annualized)	1.83%	2.25%
Net Interest Margin	3.23%	3.45%
Loss Provisions (annualized)	0.56%	0.75%
Operating Expenses	3.06%	2.99%
Non-interest income (annualized)	1.05%	1.34%
ROA	0.67%	1.04%

Straight averages

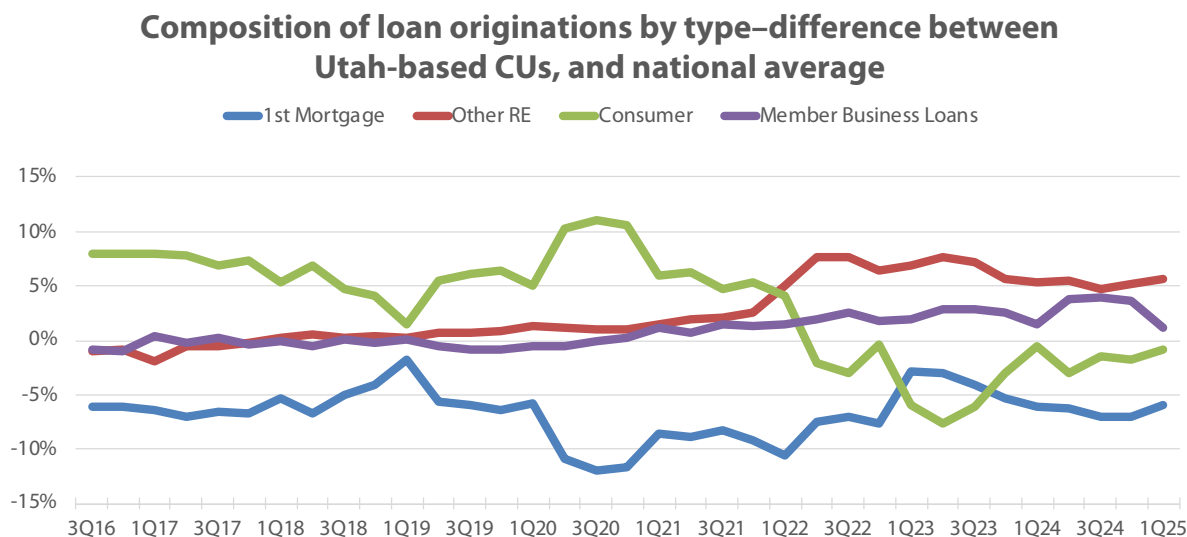
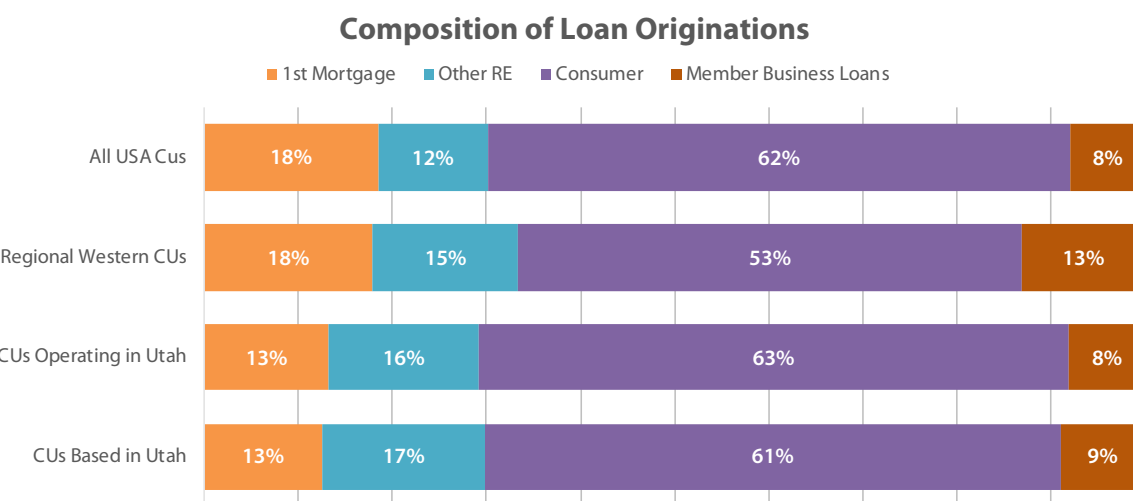
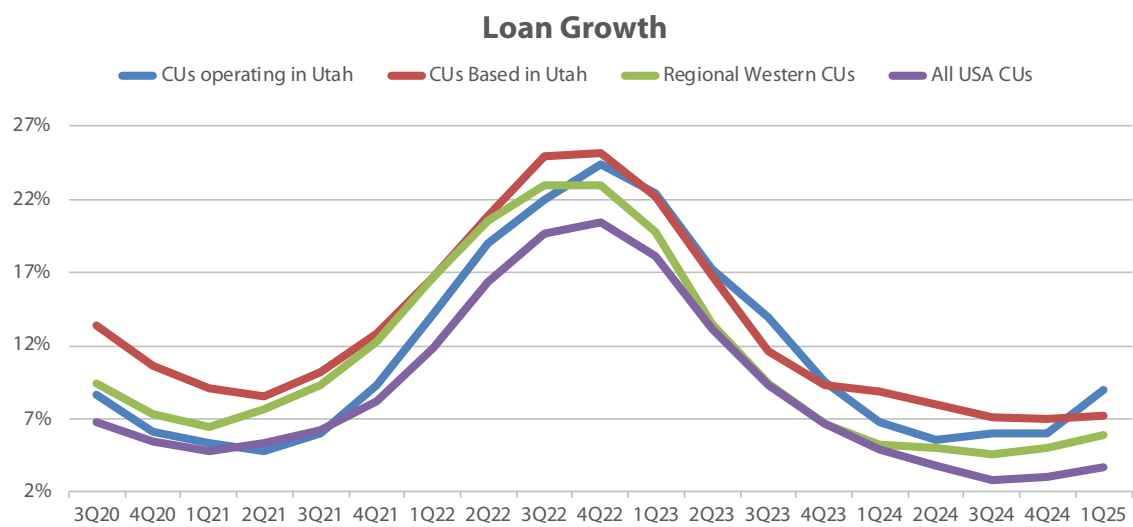
	US CUs	UT CUs*
12-month loan growth	3.71%	7.26%
12-month share growth	4.92%	10.77%
12-month capital growth	6.44%	12.27%
12-month asset growth	3.04%	10.21%
Loans/Shares	81.77%	85.39%
Net Worth/Assets	11.07%	10.29%
Capital/Assets	11.84%	11.29%
Delinquency Ratio	0.79%	0.89%
Average Loan Balance	\$18,551	\$18,130
Average Share Balance	\$13,947	\$13,647

* Credit unions based in Utah

Key Ratios as of March 31, 2025

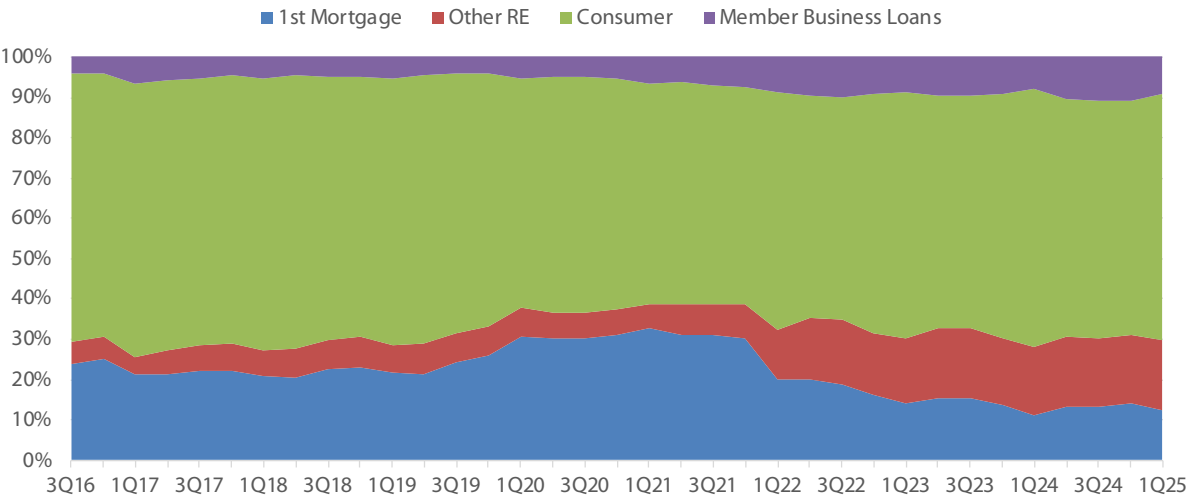


Lending – Overview as of March 31, 2025

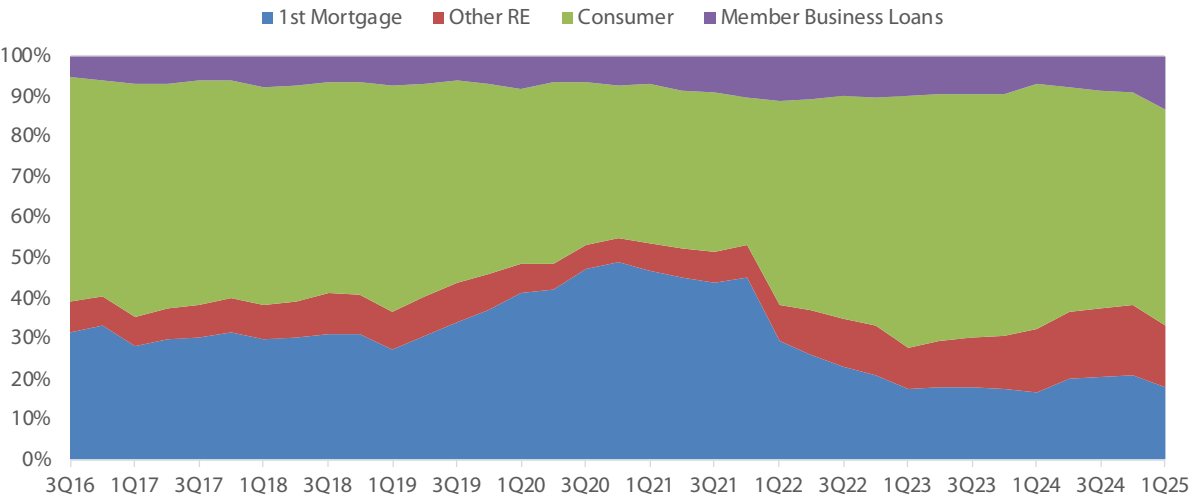


Lending – Overview as of March 31, 2025

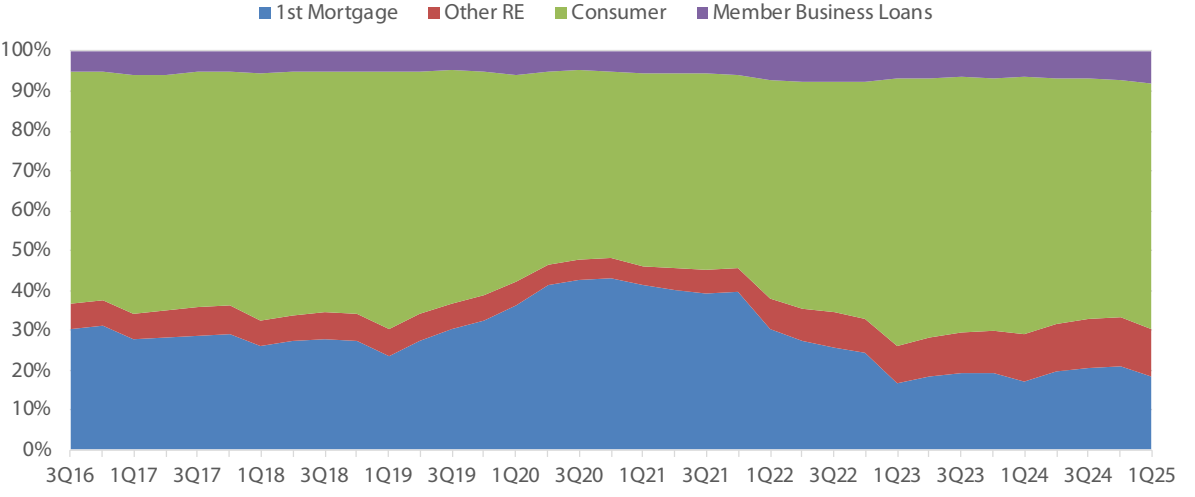
Composition of Loan Originations, CUs based in Utah



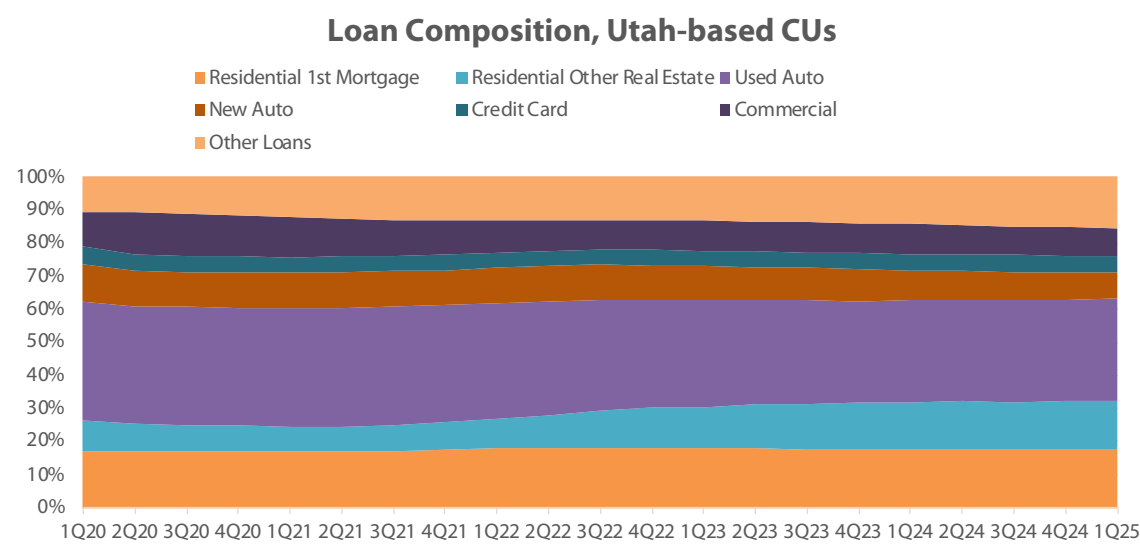
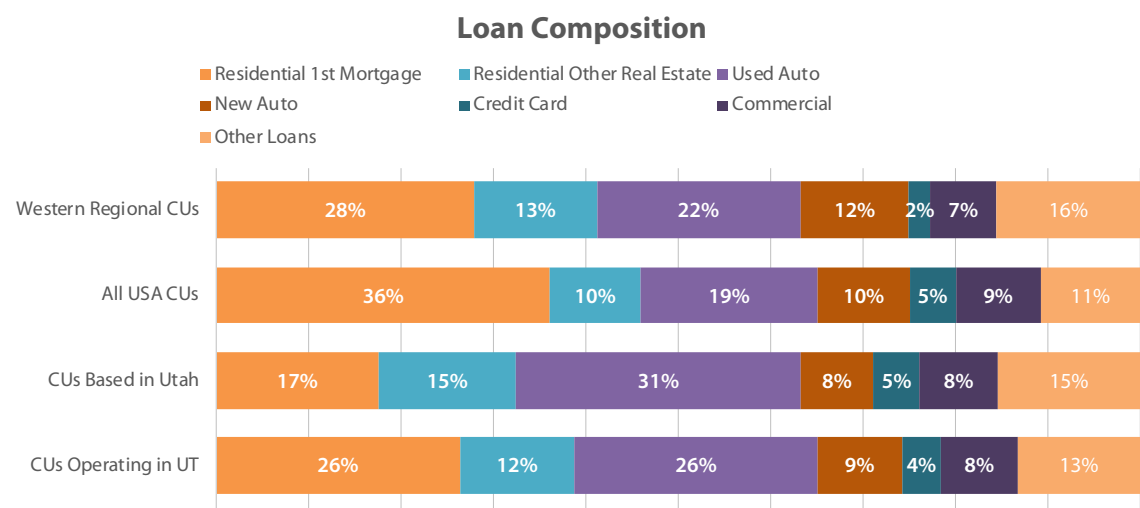
Composition of Loan Originations, Regional Western CUs

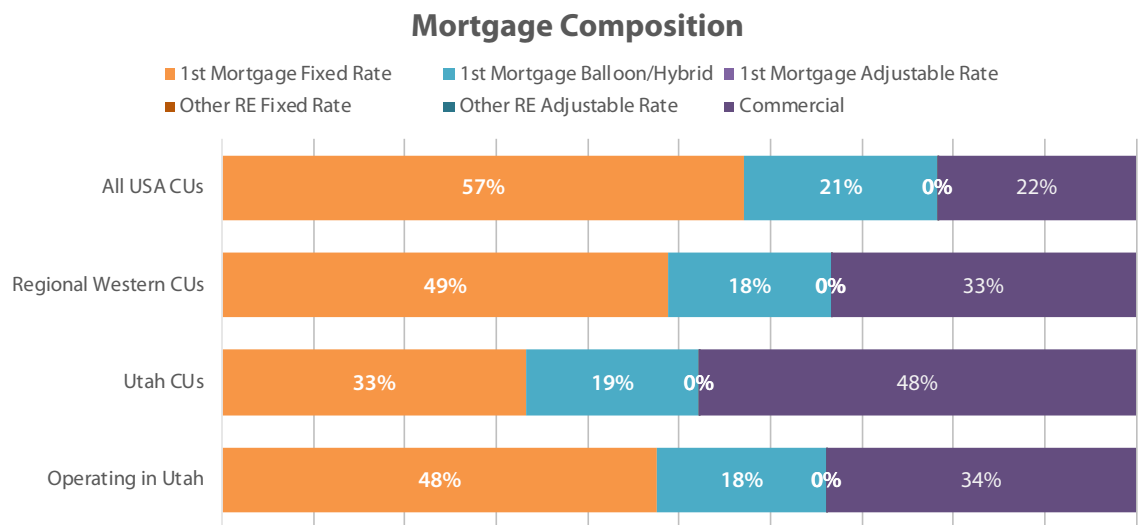
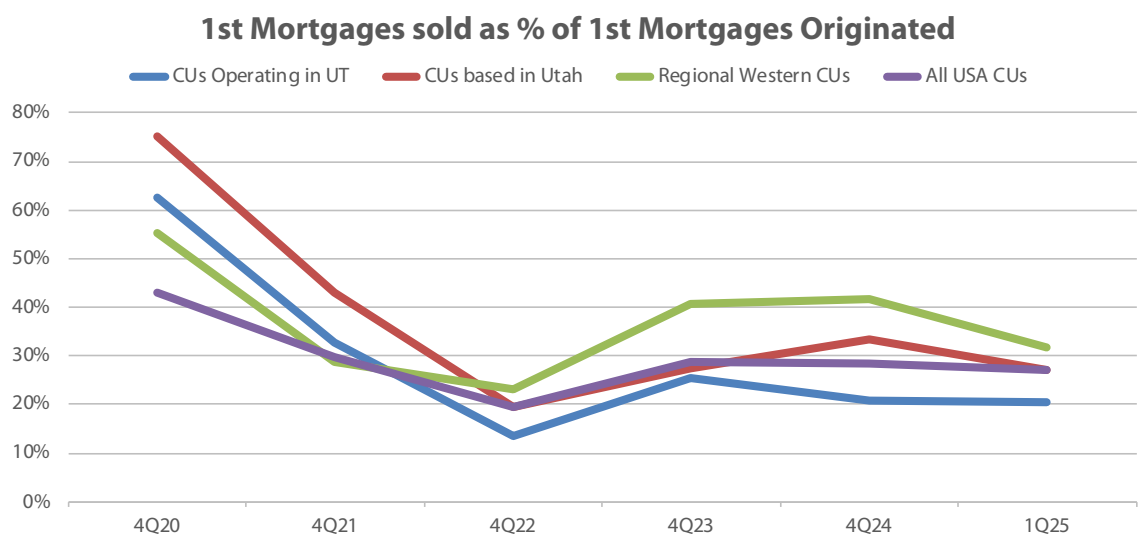
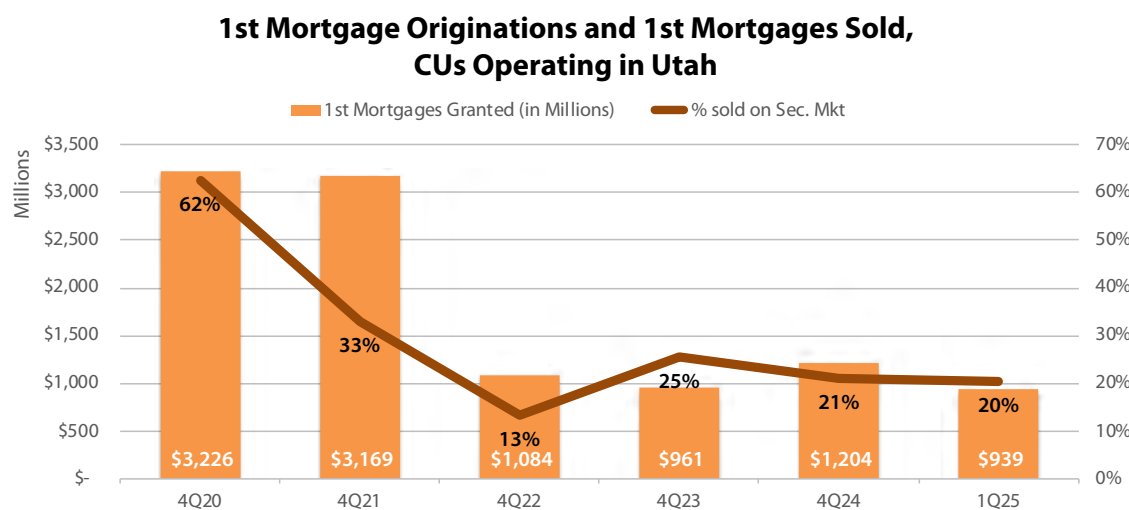


Composition of Loan Originations, All USA CUs

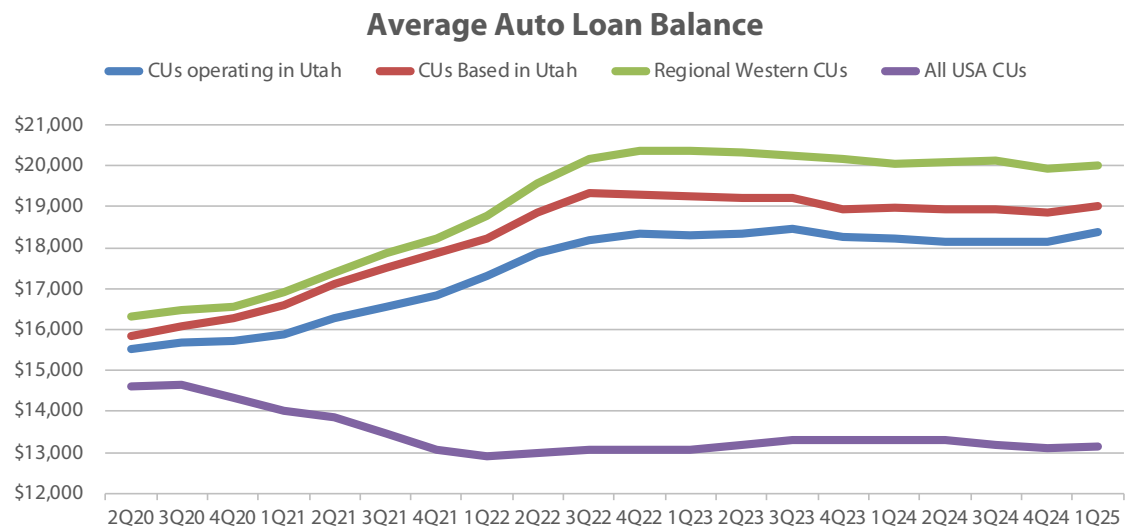
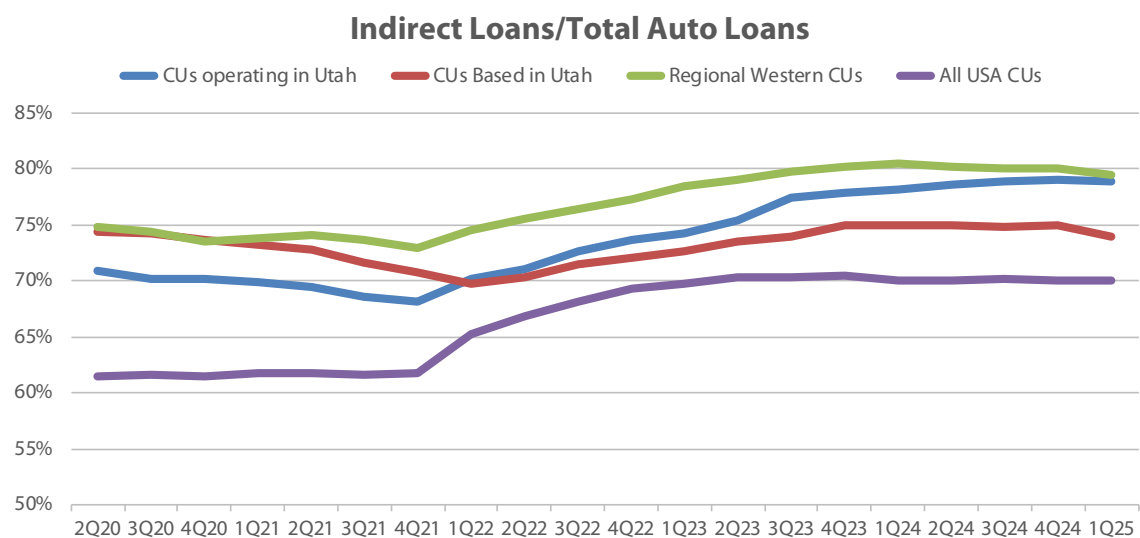
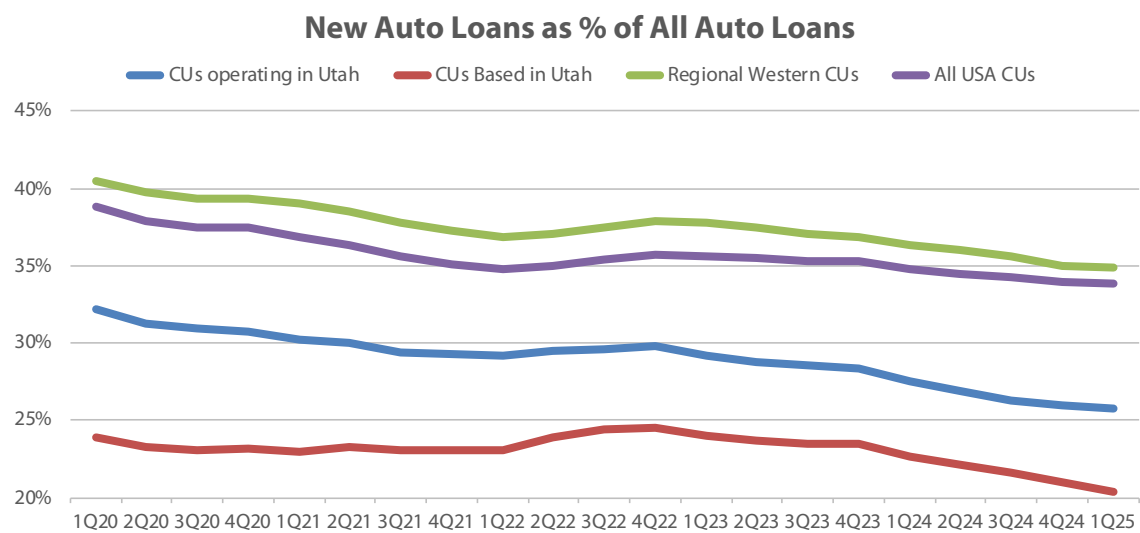


Lending – Overview as of March 31, 2025

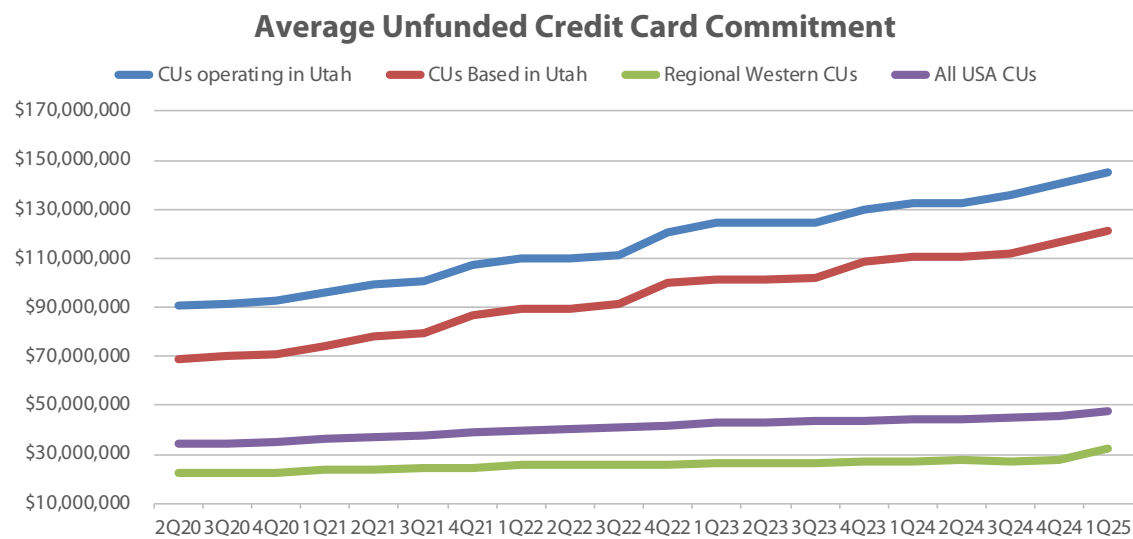
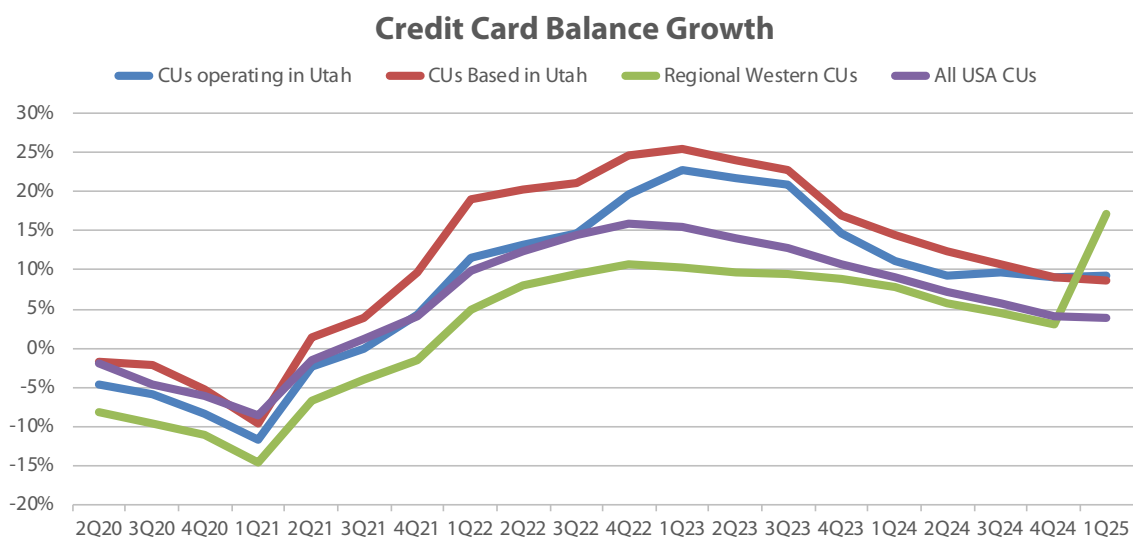
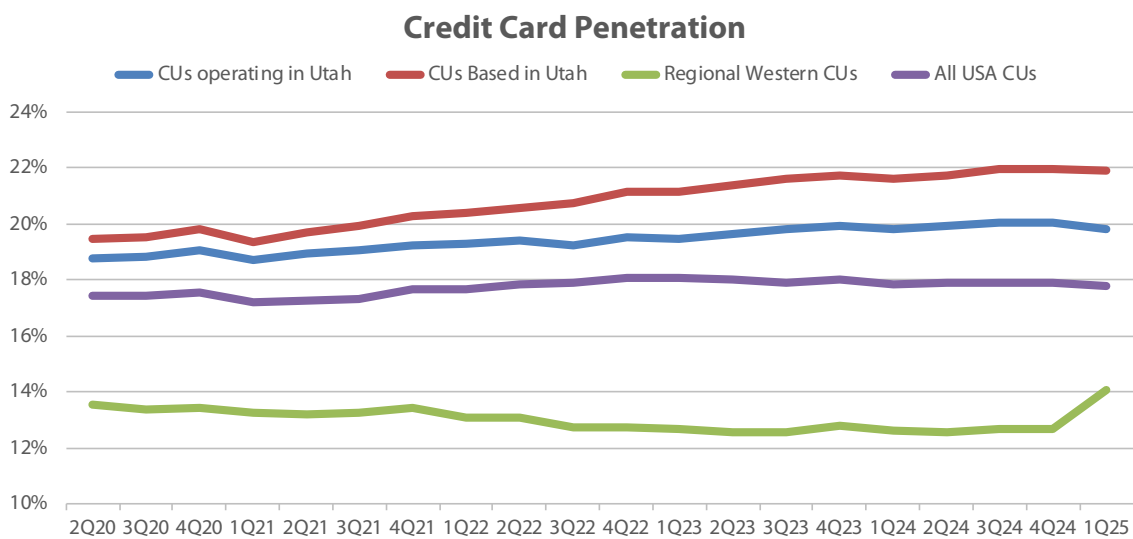




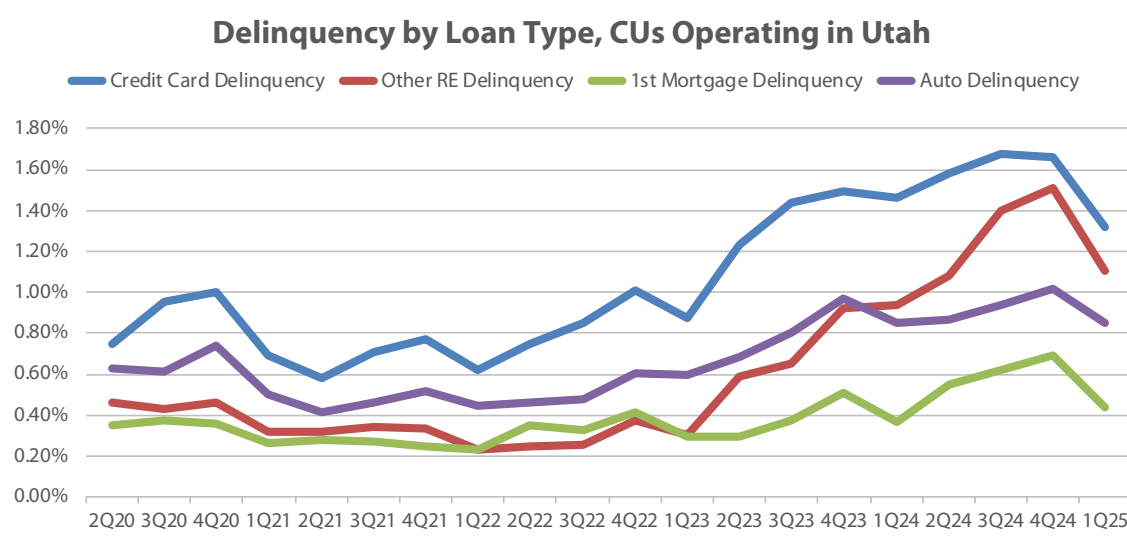
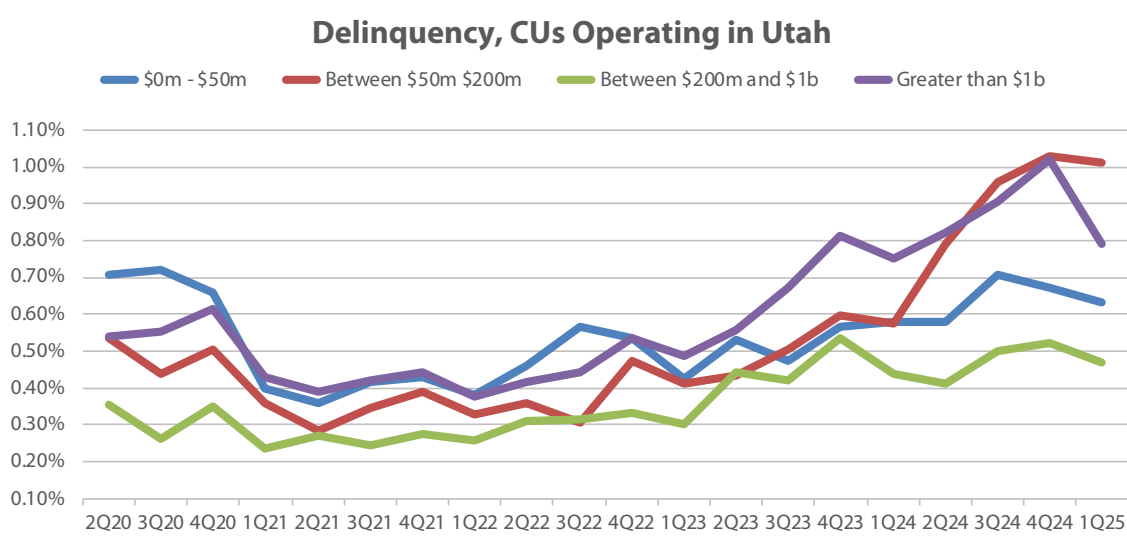
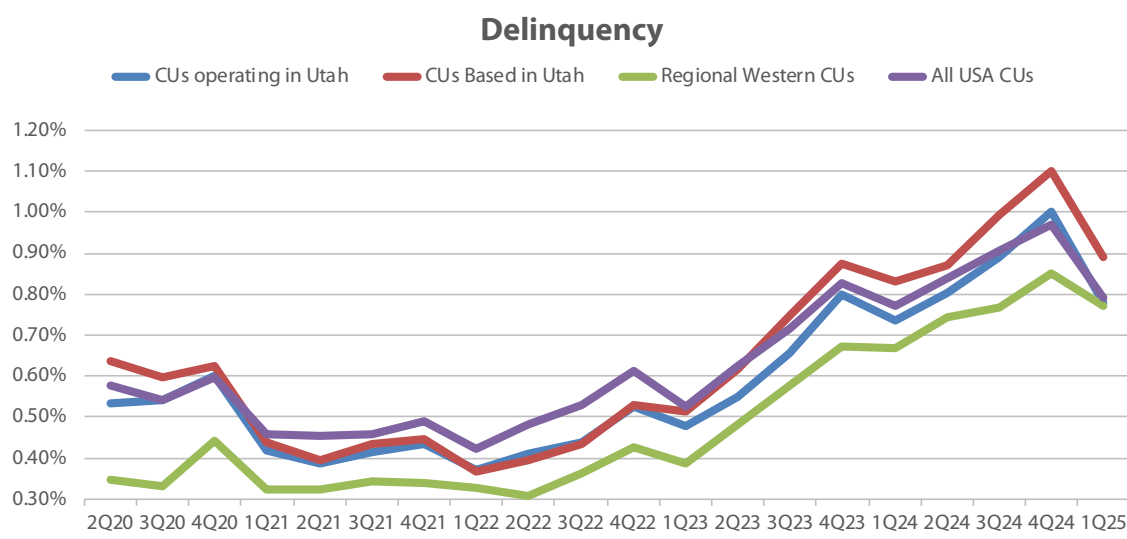
Lending – Auto as of March 31, 2025



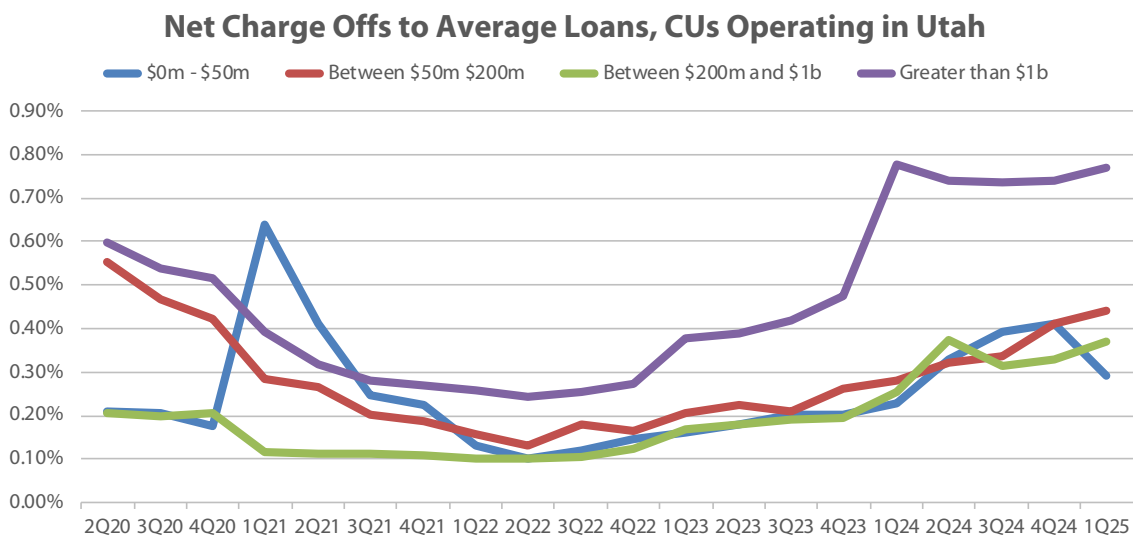
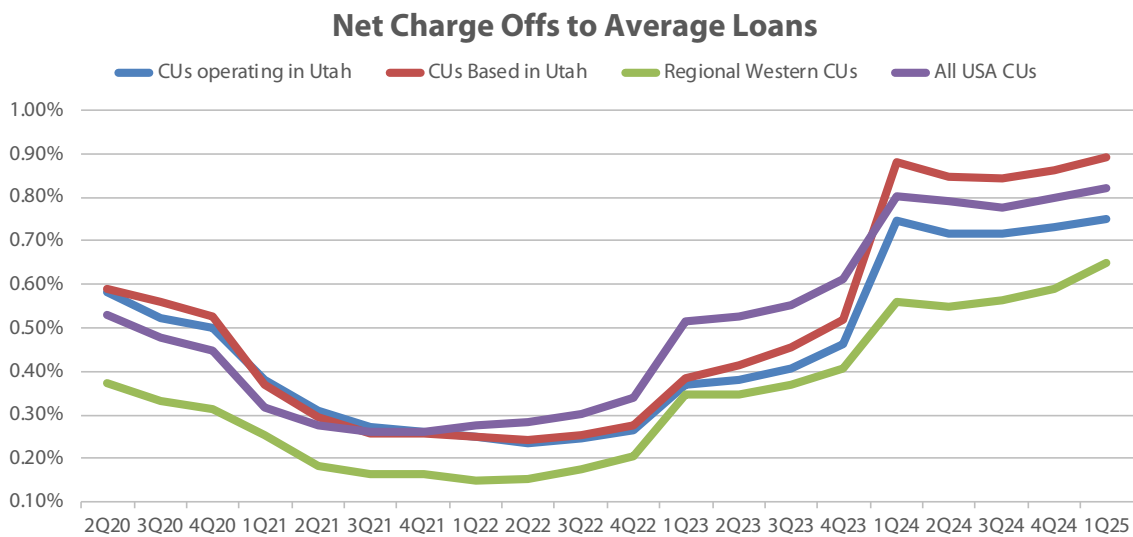
Lending – Credit Cards as of March 31, 2025



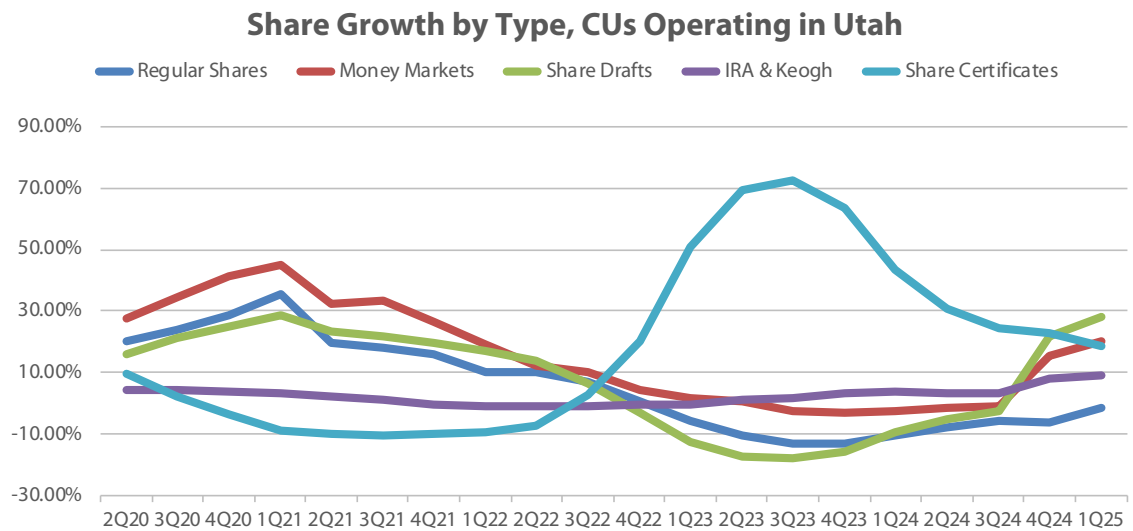
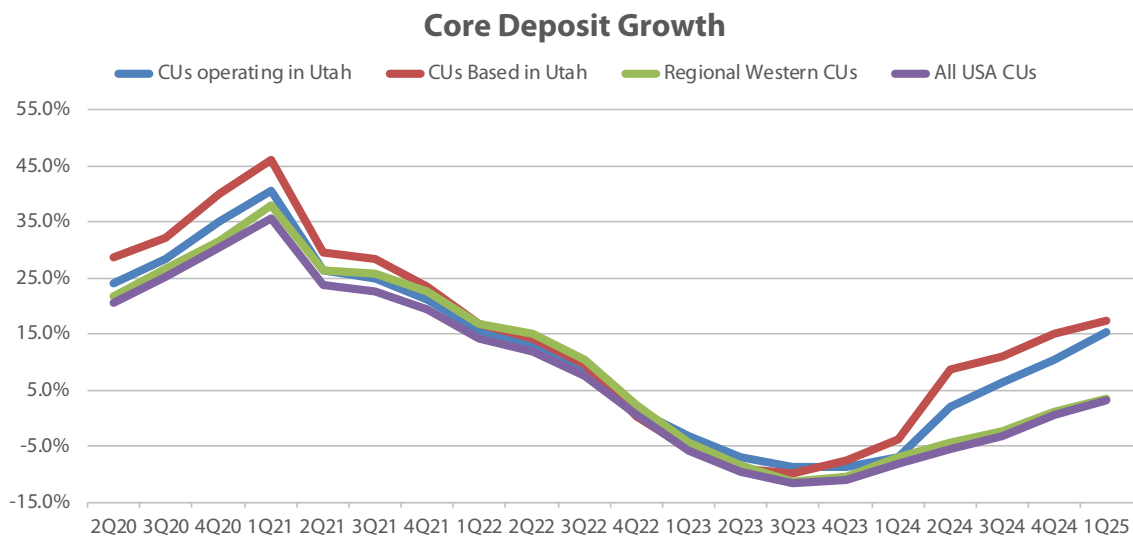
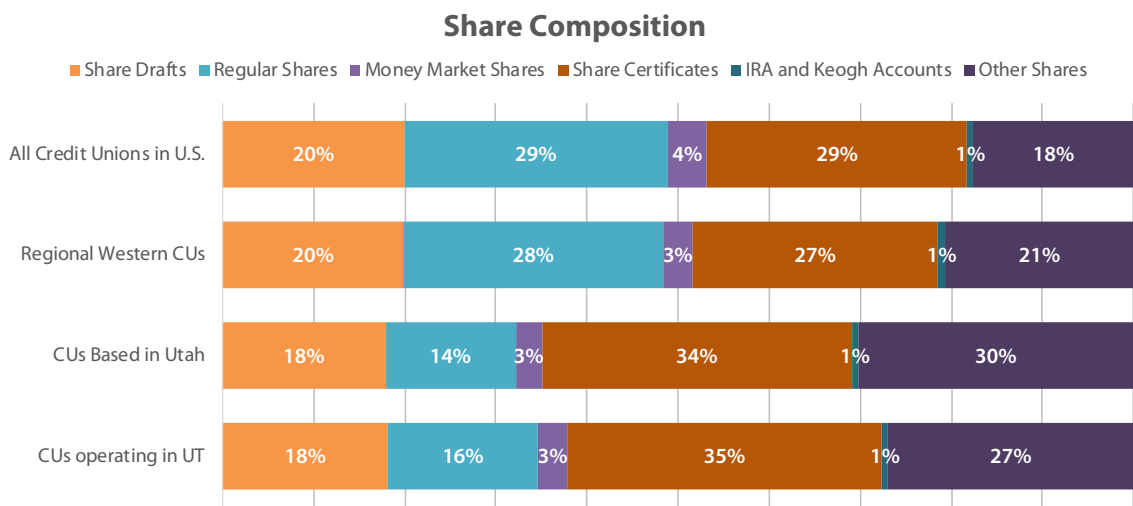
Asset Quality as of March 31, 2025



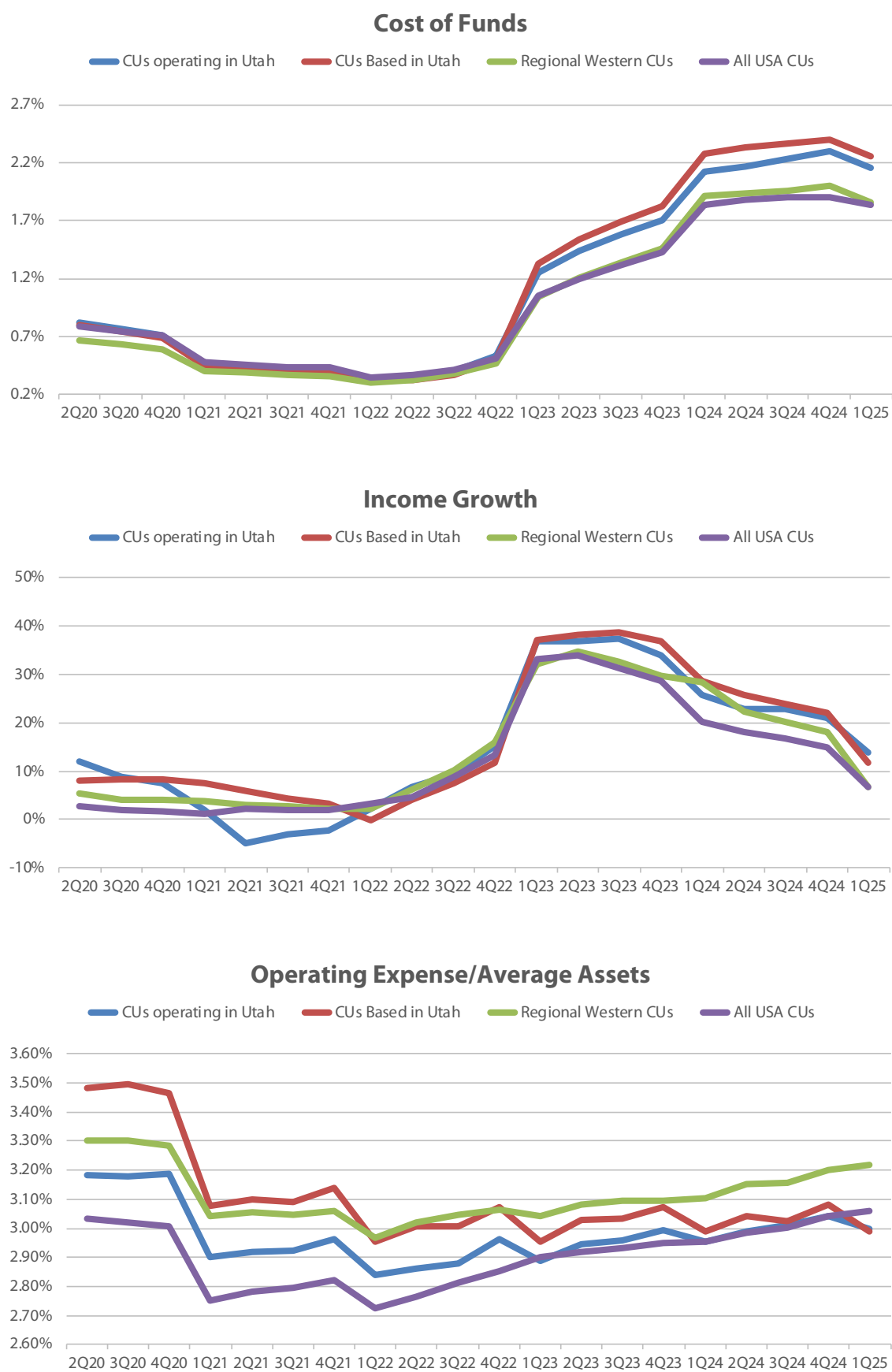
Asset Quality – continued as of March 31, 2025



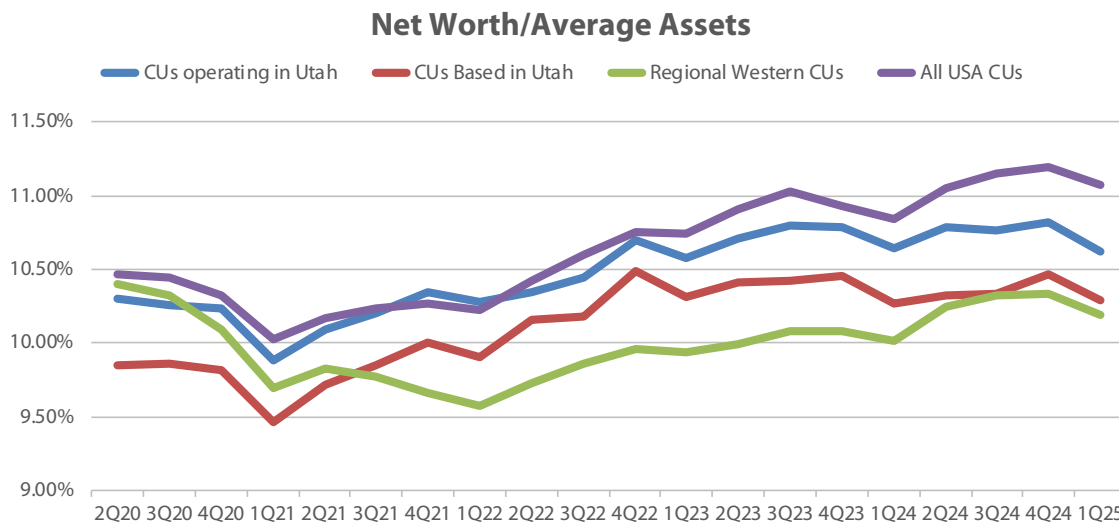
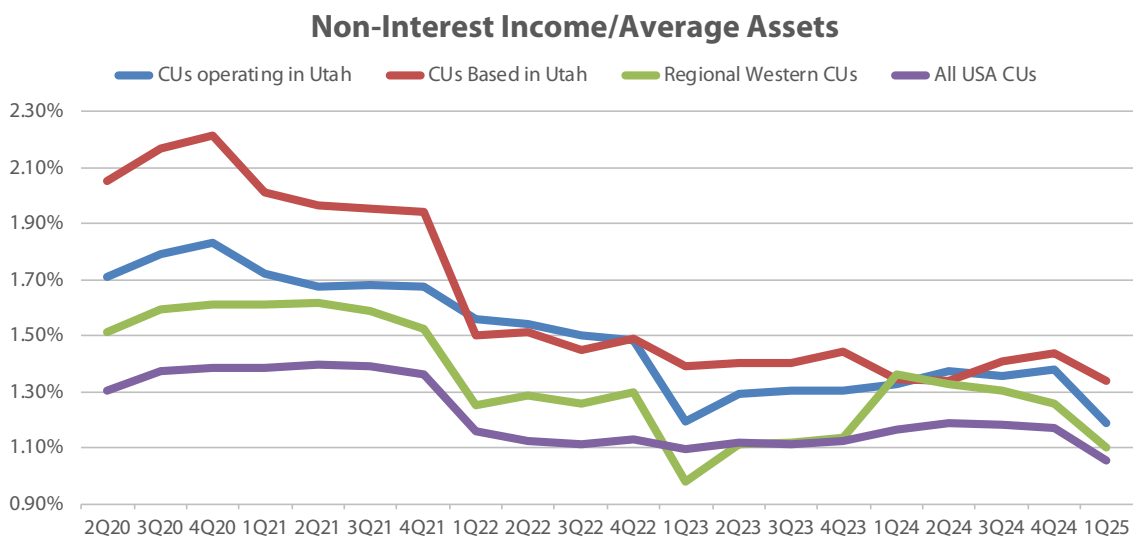
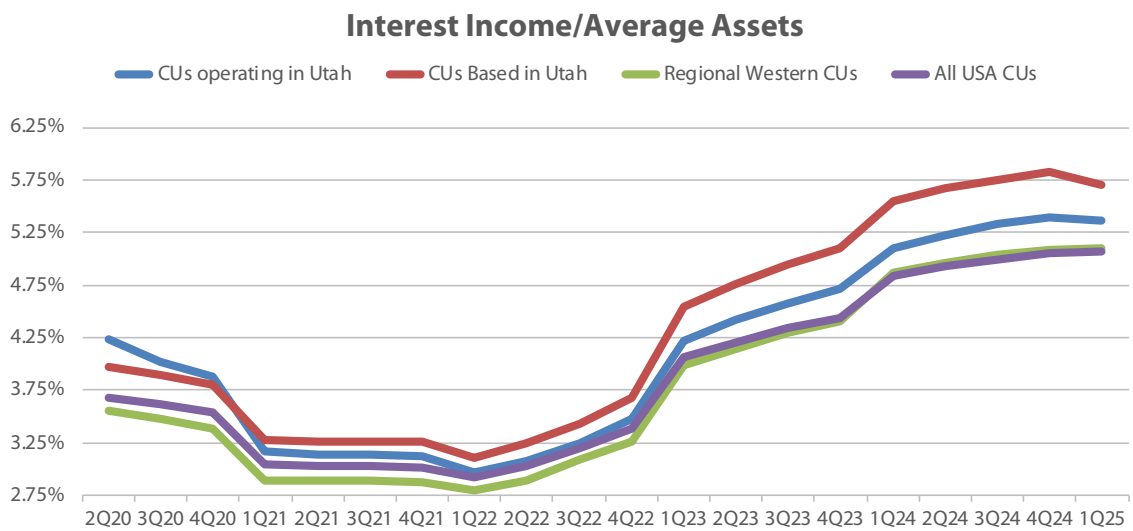
Shares as of March 31, 2025



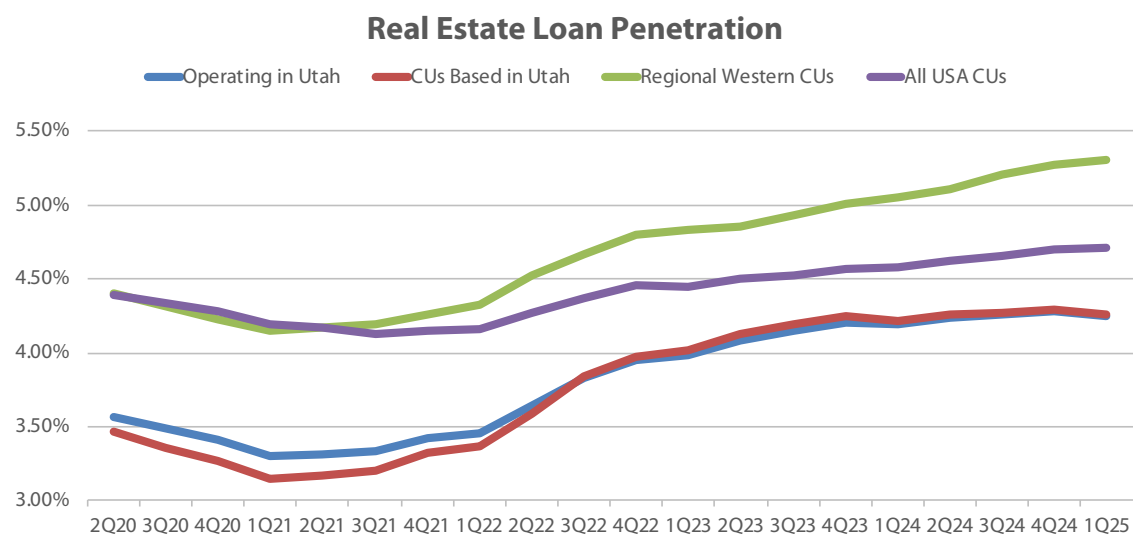
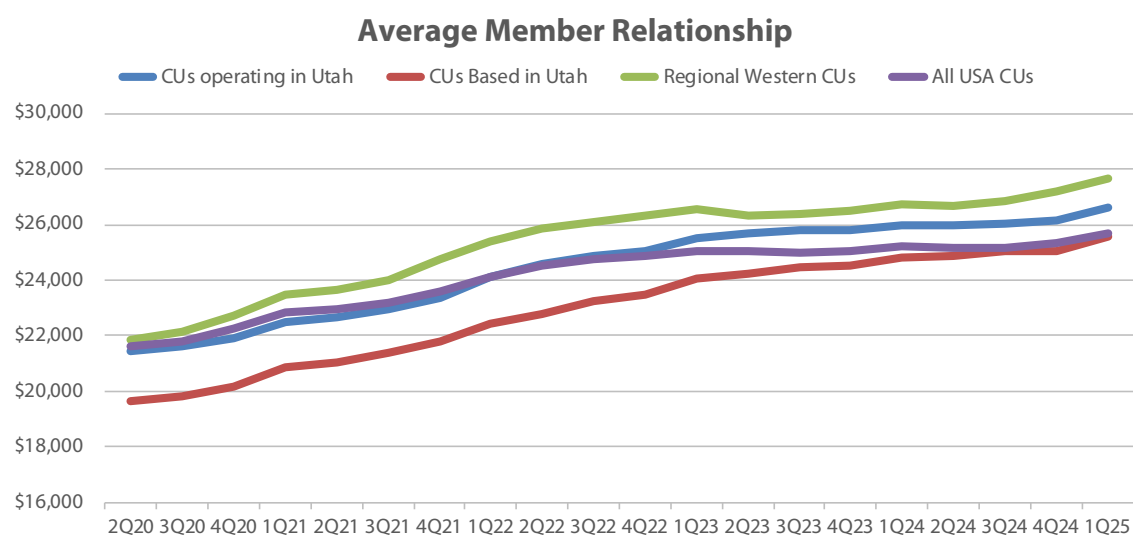
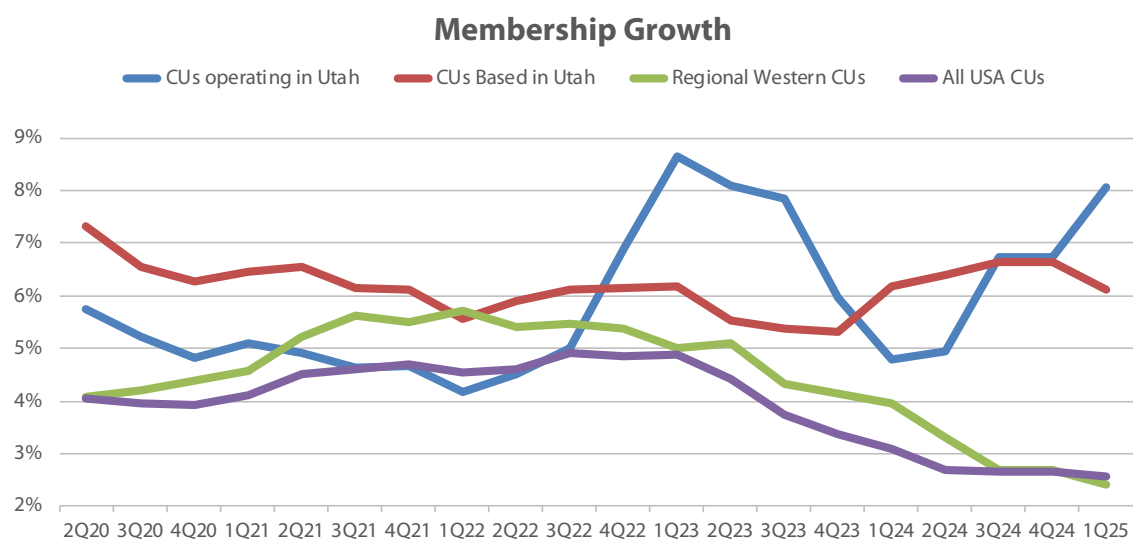
Earnings as of March 31, 2025



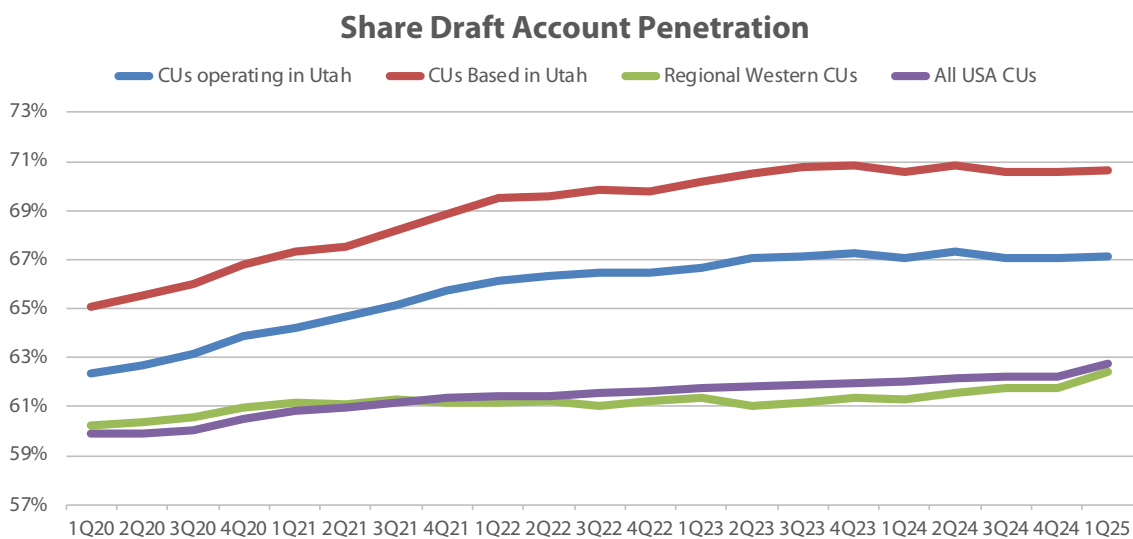
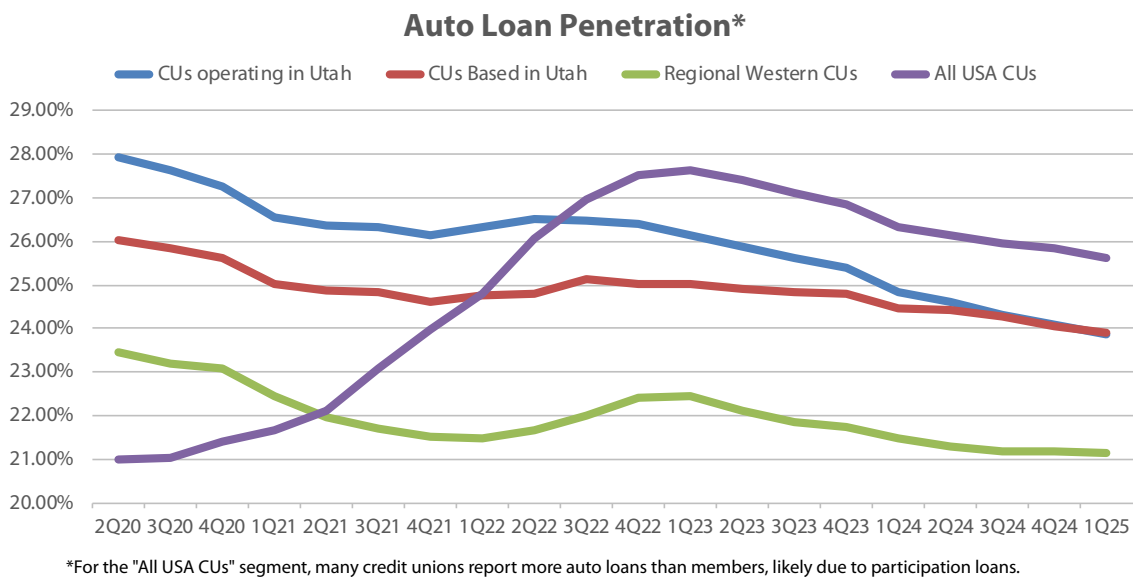
Earnings – continued as of March 31, 2025



Members as of March 31, 2025



Members – continued as of March 31, 2025



Consolidated U.S. Credit Union Financial Statement as of March 31, 2025

	1Q24	1Q25	%Chg
ASSETS			
Cash Balances	\$215,682,882,906	\$218,229,103,438	1.18%
Government & Agency Securities	\$307,766,029,259	\$307,702,572,274	-0.02%
Investments at Other FIs	\$42,205,250,287	\$43,451,161,996	2.95%
All Other Investments	\$44,147,085,182	\$45,022,031,530	1.98%
Total Investments	\$609,801,247,634	\$614,404,869,238	0.75%
Real Estate Loans	\$867,188,557,455	\$932,833,091,727	7.57%
Auto Loans	\$493,441,428,886	\$485,935,377,348	-1.52%
All Other Loans	\$246,696,360,589	\$249,721,692,895	1.23%
Total Loans	\$1,607,326,346,930	\$1,668,490,161,970	3.81%
(Allowance for Loan & Inv. Loss)	-\$20,418,062,081	-\$21,801,492,839	6.78%
Foreclosed & Repossessed Property	\$771,087,499	\$1,001,364,801	29.86%
Land & Buildings	\$31,835,318,276	\$33,470,999,791	5.14%
Other Fixed Assets	\$8,988,767,071	\$9,074,819,852	0.96%
All Other Assets	\$79,296,473,014	\$85,591,789,098	7.94%
TOTAL ASSETS	\$2,317,601,178,343	\$2,390,232,511,911	3.13%
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	\$32,466,159,291	\$28,609,874,730	-11.88%
Draws Against Borrowing Capacity	\$127,980,488,797	\$83,477,793,021	-34.77%
Reverse Repurchase Agreements	\$515,428,016	\$220,957,159	-57.13%
Subordinated Debt	\$3,997,940,482	\$4,180,148,969	4.56%
Allowance for Credit Exposure Loss	\$151,542,122	\$155,111,081	2.36%
Other Liabilities	\$3	\$4	33.32%
Total Liabilities	\$165,111,558,711	\$116,643,884,964	-29.35%
Regular Shares & Deposits	\$619,722,410,774	\$620,342,803,726	0.10%
Money Market Shares	\$334,643,251,081	\$354,156,115,090	5.83%
Share Drafts	\$383,670,880,978	\$402,418,714,657	4.89%
IRA & Keogh	\$85,713,175,769	\$87,821,524,513	2.46%
Share Certificates	\$519,419,632,153	\$575,810,921,723	10.86%
Total Shares	\$1,943,169,350,755	\$2,040,550,079,709	5.01%
Undivided Earnings & Other Reserves	\$234,863,873,106	\$249,429,408,796	6.20%
FASB 115 Val Reserves	-\$33,142,167,153	-\$24,854,106,213	25.01%
Equity Acquired in Merger	\$7,598,562,924	\$8,463,244,655	11.38%
Total Reserves & Undivided Earnings	\$209,320,268,877	\$233,038,547,238	11.33%
TOTAL LIABILITIES & CAPITAL	\$2,317,601,178,343	\$2,390,232,511,911	3.13%

Consolidated U.S. Credit Union Financial Statement – cont. as of March 31, 2025

	1Q24	1Q25	%Chg
INCOME:			
Loans	\$22,795,996,661	\$24,914,056,443	9.29%
(Less Rebates)	-\$6,005,306	-\$7,363,778	-22.62%
Investments	\$4,901,309,007	\$4,955,717,635	1.11%
Fee Income	\$2,422,972,951	\$2,407,782,176	-0.63%
Trading + Other Operating	\$3,544,797,978	\$3,657,814,139	3.19%
Total Income	\$33,659,071,291	\$35,928,006,615	6.74%
EXPENSES:			
Employee Compensation & Benefits	\$8,944,002,181	\$9,532,534,643	6.58%
Travel & Conference	\$120,679,294	\$131,618,413	9.06%
Office Occupancy	\$989,584,074	\$1,056,815,475	6.79%
Office Operations	\$3,075,878,404	\$3,294,668,891	7.11%
Education & Promotional	\$593,593,421	\$642,968,915	8.32%
Loan Servicing	\$1,082,468,158	\$1,143,114,401	5.60%
Professional Services	\$1,481,118,364	\$1,621,890,303	9.50%
Member Insurance	\$7,093,337	\$7,322,751	3.23%
Operating Fees	\$57,606,950	\$59,607,262	3.47%
Miscellaneous	\$540,547,592	\$563,645,123	4.27%
Operating Expense Subtotal	\$16,892,571,775	\$18,054,186,177	6.88%
Provision for Loan Losses	\$3,162,549,586	\$3,302,018,359	4.41%
Operating Exp. + Provision for Loan Losses	\$20,055,121,361	\$21,356,204,536	6.49%
Non-Operating Gain (Loss)	\$723,115,154	\$164,442,907	-77.26%
Income before Dividends	\$14,327,065,084	\$14,736,244,986	2.86%
Interest on Borrowed Funds	\$1,782,366,198	\$1,181,927,526	-33.69%
Dividends	\$8,760,074,883	\$9,606,583,260	9.66%
Net Income	\$3,784,624,003	\$3,947,734,200	4.31%
SELECTED OPERATING DATA:			
Branches	20,082	20,357	1.37%
Members	140,800,615	144,530,564	2.65%
Potential Members	4,814,138,309	5,140,998,744	6.79%
Employees	350,216	356,124	1.69%
Members/Employee	402	406	0.95%
Average Salary & Benefits/Employee	\$102,154	\$107,070	4.81%
Total YTD Loan Originations	\$113,833,071,366	\$137,529,775,547	20.82%

U.S. Credit Union Peer Group Performance as of March 31, 2025

	US Totals	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	4,505	1,290	777	608	697	383	290	460
Average Assets	\$530,573,255	\$7,604,730	\$33,226,562	\$72,511,447	\$159,961,747	\$356,989,140	\$713,852,046	\$4,033,219,869
12-month growth								
Net Worth Growth	5.24%	3.02%	5.94%	5.60%	6.12%	5.36%	4.35%	5.39%
Loan Growth	3.71%	-3.59%	-1.45%	-0.31%	1.30%	1.57%	2.43%	4.40%
Share Growth	4.92%	-1.39%	0.95%	2.21%	3.38%	4.01%	3.87%	5.48%
Member Growth	2.56%	-1.83%	-0.98%	-1.14%	-0.30%	0.29%	0.76%	3.57%
Capital								
Net worth/Assets	11.07%	16.69%	13.49%	13.05%	12.05%	11.22%	10.88%	10.91%
Solvency Ratio	112.63%	120.70%	115.91%	114.97%	113.42%	112.32%	112.02%	112.53%
Allowance for Loan Losses/ Delinquent Loans	164.41%	90.55%	97.76%	108.18%	111.11%	130.34%	141.46%	173.17%
Delinquency Ratio	0.79%	1.36%	0.97%	0.79%	0.75%	0.68%	0.71%	0.81%
Earnings								
ROA	0.67%	0.56%	0.72%	0.67%	0.73%	0.60%	0.51%	0.69%
Non-Interest Income/Average Assets	0.26%	0.21%	0.22%	0.25%	0.30%	0.29%	0.30%	0.26%
Net interest Margin	3.23%	4.02%	3.66%	3.58%	3.51%	3.36%	3.28%	3.19%
Operating Expenses/Average Assets	3.06%	4.01%	3.60%	3.64%	3.66%	3.60%	3.55%	2.91%
Yield on Average Earning Assets	5.36%	5.06%	4.80%	4.89%	5.09%	5.12%	5.18%	5.44%
Cost of Funds	2.05%	1.06%	1.07%	1.19%	1.43%	1.60%	1.75%	2.20%
Productivity								
Income per member	\$250	\$107	\$155	\$175	\$209	\$224	\$240	\$262
Income per employee	\$403,545	\$153,614	\$245,250	\$257,986	\$272,677	\$289,867	\$322,987	\$453,515
Operating expense per member	\$125	\$75	\$102	\$113	\$129	\$135	\$141	\$123
Assets per employee	\$6,711,798	\$2,802,086	\$4,596,233	\$4,694,347	\$4,707,439	\$4,974,056	\$5,449,898	\$7,467,227
YTD Loan Originations/Employee	\$386,185	\$147,885	\$190,701	\$205,422	\$222,417	\$245,370	\$285,492	\$447,380
Member Service Usage								
Auto Loan Penetration*	25.60%	33.07%	125.41%	68.87%	57.80%	37.76%	27.06%	18.51%
Share draft penetration	62.73%	22.71%	44.84%	50.86%	56.50%	58.63%	61.54%	64.91%
Credit card penetration	17.76%	4.28%	10.05%	11.83%	13.49%	14.10%	14.24%	19.31%
\$ Average share balance	\$13,947	\$6,177	\$9,753	\$10,793	\$12,252	\$13,154	\$13,698	\$14,449
# Loan and Share Accounts per member *	2.62	1.94	3.21	2.78	2.80	2.67	2.55	2.61
Lending Profile								
Loans to Shares	81.77%	61.51%	58.21%	62.34%	69.46%	73.78%	79.07%	84.34%
Average Loan Balance	\$18,551	\$6,734	\$3,709	\$6,742	\$9,306	\$13,521	\$18,237	\$21,919
\$ Total Loans Outstanding/ Employees	\$4,685,138	\$1,428,489	\$2,300,504	\$2,531,705	\$2,851,191	\$3,198,270	\$3,729,100	\$5,351,825
% of RE loans to total loans	55.91%	13.40%	32.22%	40.15%	46.66%	51.05%	55.39%	57.43%

* High values in the \$20 million to \$50 million category likely reflect high numbers of participation loans.
This chart uses weighted averages.

Consolidated Utah Credit Union Financial Statement as of March 31, 2025

For credit unions based in Utah.

	1Q24	1Q25	%Chg
ASSETS			
Cash Balances	\$5,933,291,676	\$7,611,454,623	28.28%
Government & Agency Securities	\$3,667,044,140	\$4,170,898,356	13.74%
Investments at Other FIs	\$452,397,522	\$512,411,369	13.27%
All Other Investments	\$721,408,405	\$894,930,179	24.05%
Total Investments	\$10,774,141,743	\$13,189,694,527	22.42%
Real Estate Loans	\$20,218,689,322	\$22,473,617,175	11.15%
Auto Loans	\$17,640,160,430	\$18,341,788,863	3.98%
All Other Loans	\$6,393,448,012	\$6,648,607,916	3.99%
Total Loans	\$44,252,297,764	\$47,464,013,954	7.26%
(Allowance for Loan & Inv. Loss)	-\$531,130,019	-\$600,176,447	13.00%
Foreclosed & Repossessed Property	\$27,403,023	\$27,425,469	0.08%
Land & Buildings	\$1,191,570,019	\$1,317,880,883	10.60%
Other Fixed Assets	\$183,022,166	\$163,989,669	-10.40%
All Other Assets	\$1,555,526,912	\$1,753,088,976	12.70%
TOTAL ASSETS	\$57,452,831,608	\$63,315,917,031	10.21%
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	\$682,392,091	\$719,877,532	5.49%
Draws Against Borrowing Capacity	\$832,214,999	\$499,609,999	-39.97%
Reverse Repurchase Agreements	\$0	\$0	0.00%
Subordinated Debt	\$1,400,000	\$1,400,000	0.00%
Allowance for Credit Exposure Loss	\$5,620,763	\$5,008,503	-10.89%
Other Liabilities	\$0	\$0	0.00%
Total Liabilities	\$1,521,627,853	\$1,225,896,034	-19.44%
Regular Shares & Deposits	\$11,948,084,190	\$8,791,737,397	-26.42%
Money Market Shares	\$13,867,764,519	\$16,624,066,569	19.88%
Share Drafts	\$7,028,161,777	\$9,847,937,477	40.12%
IRA & Keogh	\$1,486,621,680	\$1,611,734,492	8.42%
Share Certificates	\$15,846,662,439	\$18,706,289,665	18.05%
Total Shares	\$50,177,294,605	\$55,581,765,600	10.77%
Undivided Earnings & Other Reserves	\$5,792,861,703	\$6,408,838,602	10.63%
FASB 115 Val Reserves	-\$83,824,336	\$28,729,965	134.27%
Equity Acquired in Merger	\$44,871,783	\$70,686,830	57.53%
Total Reserves & Undivided Earnings	\$5,753,909,150	\$6,508,255,397	13.11%
TOTAL LIABILITIES & CAPITAL	\$57,452,831,608	\$63,315,917,031	10.21%

Consolidated Utah Credit Union Financial Statement – cont. as of March 31, 2025

For credit unions based in Utah.

	1Q24	1Q25	%Chg
INCOME			
Loans	\$707,646,673	\$788,041,630	11.36%
(Less Rebates)	-\$6,250	-\$6,048	3.23%
Investments	\$73,791,276	\$94,297,447	27.79%
Fee Income	\$83,837,909	\$93,813,356	11.90%
Trading + Other Operating	\$91,172,893	\$93,191,363	2.21%
Total Income	\$956,442,501	\$1,069,337,748	11.80%
EXPENSES			
Employee Compensation & Benefits	\$215,853,950	\$236,452,190	9.54%
Travel & Conference	\$2,559,366	\$3,106,497	21.38%
Office Occupancy	\$23,962,376	\$26,190,908	9.30%
Office Operations	\$70,420,062	\$81,894,390	16.29%
Education & Promotional	\$19,621,098	\$19,475,017	-0.74%
Loan Servicing	\$46,111,730	\$55,291,581	19.91%
Professional Services	\$18,015,105	\$18,210,118	1.08%
Member Insurance	\$59,711	\$72,748	21.83%
Operating Fees	\$1,212,205	\$1,249,044	3.04%
Miscellaneous	\$22,797,475	\$21,409,535	-6.09%
Operating Expense Subtotal	\$420,613,078	\$463,352,028	10.16%
Provision for Loan Losses	\$97,799,161	\$116,141,904	18.76%
Operating Exp. + Provision for Loan Losses	\$518,412,239	\$579,493,932	11.78%
Non-Operating Gain (Loss)	\$13,290,204	\$19,922,695	49.91%
Income before Dividends	\$451,320,466	\$509,766,511	12.95%
Interest on Borrowed Funds	\$8,468,203	\$6,714,431	-20.71%
Dividends	\$312,453,735	\$342,101,096	9.49%
Net Income	\$130,398,528	\$160,950,984	23.43%
SELECTED OPERATING DATA:			
Branches	480	488	1.67%
Members	3,801,859	4,034,269	6.11%
Potential Members	56,929,082	62,010,448	8.93%
Employees	9,670	9,965	3.05%
Members/Employee	393	405	2.97%
Average Salary & Benefits/Employee	\$89,288	\$94,913	6.30%
Total YTD Loan Originations	\$4,209,448,247	\$5,138,971,961	22.08%

Utah Credit Union Peer Group Performance as of March 31, 2025

Note: this page includes 5 out-of-state credit unions operating at least one branch in Utah. Those are: Chartway, Chevron (operating as Spectrum Credit Union), Delta Community, OE Federal, and Security Service. All are in the "Over \$1b" category.

	CUs operating in Utah	< \$50m	\$50m-\$200m	\$200m-\$1b	Over \$1b
# of CUs	59	25	13	7	14
Average Assets	\$1,628,467,819	\$17,347,674	\$119,969,447	\$437,225,262	\$6,501,837,847

12-month growth					
Net Worth Growth	11.14%	3.96%	6.79%	3.88%	7.93%
Loan Growth	8.95%	-4.55%	1.19%	0.47%	5.90%
Share Growth	12.01%	-1.21%	5.28%	3.44%	8.88%
Member Growth	8.05%	-2.16%	0.39%	-0.78%	5.12%

Capital					
Net worth/Assets	10.62%	17.23%	11.00%	11.09%	10.57%
Solvency Ratio	113.01%	121.80%	113.09%	112.97%	112.97%
Allowance for Loan Losses/Delinquent Loans	154.35%	192.14%	77.97%	146.05%	155.93%
Delinquency Ratio	0.78%	0.63%	1.01%	0.47%	0.79%

Earnings					
ROA	0.80%	0.66%	0.77%	0.51%	0.81%
Non-Interest Income/Average Assets	0.30%	0.16%	0.24%	0.27%	0.30%
Net interest Margin	3.21%	3.25%	3.27%	2.77%	3.20%
Operating Expenses/Average Assets	3.00%	3.06%	3.10%	3.08%	2.97%
Yield on Average Earning Assets	5.65%	4.79%	5.49%	5.19%	5.63%
Cost of Funds	2.43%	1.69%	2.10%	2.35%	2.43%

Productivity					
Income per member	\$262	\$153	\$233	\$272	\$263
Income per employee	\$422,233	\$274,786	\$318,716	\$316,735	\$429,722
Operating expense per member	\$120	\$88	\$119	\$141	\$120
Assets per employee	\$6,670,573	\$5,225,203	\$5,377,941	\$5,504,635	\$6,755,407
YTD Loan Originations/Employee	\$490,306	\$289,370	\$315,884	\$350,963	\$501,048

Member Service Usage					
Auto Loan Penetration	23.86%	34.77%	25.01%	21.50%	23.84%
Share draft penetration	67.15%	34.94%	62.01%	61.82%	67.62%
Credit card penetration	19.84%	3.66%	17.62%	17.39%	20.06%
\$ Average share balance	\$14,070	\$9,529	\$13,055	\$15,637	\$14,073
# Loan and Share Accounts per member	2.89	2.23	2.76	2.79	2.90

Lending Profile					
Loans to Shares	87.23%	74.66%	78.67%	85.02%	87.51%
Average Loan Balance	\$19,852	\$12,691	\$15,924	\$23,105	\$19,882
\$ Total Loans Outstanding/Employees	\$5,020,355	\$3,210,405	\$3,696,896	\$3,940,749	\$5,104,536
% of RE loans to total loans	51.72%	35.18%	48.20%	63.42%	51.47%

Utah Credit Unions under \$10 million in assets

as of March 31, 2025

CUs in group: 13

12-month share growth

Credit Union	Share growth	Shares
SEA	14.55%	\$5,137,211
North Sanpete	7.72%	\$919,252
Orem City Employees	7.71%	\$2,308,487
CUP	7.62%	\$7,831,942
Flexpak	4.93%	\$1,600,558
South Sanpete	4.42%	\$945,276
Gibbons and Reed Employees	3.87%	\$5,209,770
Beckstrand and Associates	0.00%	\$115

12-month loan growth

Credit Union	Loan Growth	Loans
Uintah	19.34%	\$1,124,817
Presto Lewiston Employees	4.39%	\$246,770

12-month member growth

Credit Union	Mbr. Growth	Members
Hollyfrontier Employee's	6.69%	750
CUP	4.17%	750
Flexpak	2.79%	221
South Sanpete	1.57%	194
North Sanpete	1.47%	346
SEA	1.36%	672
Beckstrand and Associates	0.00%	16

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Beckstrand and Associates	87.56%	\$183,817
Hollyfrontier Employee's	34.94%	\$5,737,303
Valley Wide	28.25%	\$473,194
Presto Lewiston Employees	27.56%	\$348,847
Provo Police & Fire Dept.	24.66%	\$1,887,450
North Sanpete	23.76%	\$1,199,124
SEA	21.62%	\$6,501,859
Gibbons and Reed Employees	17.80%	\$6,299,788
Flexpak	17.52%	\$2,164,500
Uintah	16.89%	\$4,464,926

Return on Assets

Credit Union	ROA	Assets
North Sanpete	4.31%	\$1,199,124
Uintah	3.04%	\$4,464,926
Gibbons and Reed Employees	2.06%	\$6,299,788
Hollyfrontier Employee's	1.83%	\$5,737,303
Beckstrand and Associates	1.52%	\$183,817
Flexpak	1.10%	\$2,164,500
Valley Wide	0.79%	\$473,194
SEA	0.78%	\$6,501,859
Provo Police & Fire Dept.	0.78%	\$1,887,450
Presto Lewiston Employees	0.65%	\$348,847

Loans/Shares

Credit Union	Loans/Shares	Shares
Hollyfrontier Employee's	124.70%	\$3,849,618
Presto Lewiston Employees	95.33%	\$258,847
Provo Police & Fire Dept.	90.81%	\$1,491,040
SEA	87.28%	\$5,137,211
Flexpak	87.17%	\$1,600,558
North Sanpete	84.93%	\$919,252
Orem City Employees	84.68%	\$2,308,487
CUP	82.21%	\$7,831,942
South Sanpete	67.52%	\$945,276
Valley Wide	55.50%	\$339,492

Utah Credit Unions between \$10 million and \$95 million in assets

as of March 31, 2025

CUs in group: 17

12-month share growth

Credit Union	Share growth	Shares
Education 1st	25.09%	\$43,490,672
Kings Peak	21.09%	\$51,288,671
Millard County	10.65%	\$54,924,508
San Juan	9.61%	\$25,842,905
Firefighters	6.49%	\$53,381,800
Freedom	6.46%	\$59,017,137
National JACL	4.76%	\$34,041,876
Desertview	3.53%	\$38,387,751
Nephi Western Employees	2.65%	\$29,044,867
Local Union 354 IBEW	1.32%	\$33,337,273

12-month loan growth

Credit Union	Loan Growth	Loans
Education 1st	17.25%	\$51,781,485
Kings Peak	16.96%	\$41,887,165
Millard County	5.72%	\$30,746,331
Devils Slide	2.22%	\$13,906,281
National JACL	2.18%	\$21,791,411
San Juan	1.70%	\$18,961,185
Desertview	1.58%	\$21,094,261
Freedom	1.46%	\$46,732,301

12-month member growth

Credit Union	Mbr. Growth	Members
Kings Peak	9.22%	3,555
New Heights	8.78%	2,590
Devils Slide	2.36%	1,694
Freedom	1.58%	3,848
Local Union 354 IBEW	1.48%	2,670
Desertview	0.98%	3,591

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Nephi Western Employees	34.57%	\$44,394,422
Hi-land	26.07%	\$45,028,680
Varex	19.58%	\$15,672,325
Logan Medical	17.97%	\$32,395,809
Desertview	16.17%	\$44,292,013
Local Union 354 IBEW	15.08%	\$39,214,704
San Juan	14.40%	\$30,118,693
Devils Slide	13.93%	\$19,262,003
New Heights	13.76%	\$29,015,615
Firefighters	11.29%	\$64,671,871

Return on Assets

Credit Union	ROA	Assets
Local Union 354 IBEW	2.13%	\$39,214,704
Kings Peak	1.45%	\$57,164,057
Nephi Western Employees	1.37%	\$44,394,422
Desertview	1.18%	\$44,292,013
Millard County	1.13%	\$61,546,675
San Juan	1.09%	\$30,118,693
Education 1st	1.07%	\$60,102,290
P&S	0.96%	\$25,287,621
Devils Slide	0.84%	\$19,262,003
Varex	0.53%	\$15,672,325

Loans/Shares

Credit Union	Loans/Shares	Shares
Hi-land	105.76%	\$33,446,350
Nephi Western Employees	100.97%	\$29,044,867
Education 1st	95.13%	\$43,490,672
Local Union 354 IBEW	89.71%	\$33,337,273
Devils Slide	84.09%	\$16,537,316
Kings Peak	80.50%	\$51,288,671
Varex	79.52%	\$12,598,709
Freedom	77.87%	\$59,017,137
Firefighters	77.39%	\$53,381,800
P&S	75.95%	\$22,452,303

Utah Credit Unions between \$95 million and \$700 million in assets

as of March 31, 2025

CUs in group: 15

12-month share growth

Credit Union	Share growth	Shares
Desert Rivers	12.34%	\$101,972,317
Elevate	10.27%	\$195,905,416
Utah Heritage	7.61%	\$131,583,613
Alpine	7.12%	\$304,916,700
Members First	6.16%	\$163,306,018
Wasatch Peaks	3.30%	\$492,534,030
Jordan	2.49%	\$357,378,017
Pacific Horizon	2.28%	\$119,215,960
Nebo	1.66%	\$118,285,553
Ascent	0.88%	\$149,539,757

12-month loan growth

Credit Union	Loan Growth	Loans
Alpine	10.87%	\$242,663,279
Utah Heritage	10.67%	\$107,866,350
Elevate	8.64%	\$141,644,459
Desert Rivers	6.92%	\$88,385,837
Eastern Utah Community	5.30%	\$128,697,236
Hercules First	0.67%	\$138,181,254

12-month member growth

Credit Union	Mbr. Growth	Members
Desert Rivers	7.31%	8,041
Elevate	2.41%	14,906
Eastern Utah Community	1.50%	12,480
Utah Heritage	1.09%	8,816
Hercules First	1.08%	8,740
Ascent	0.93%	9,240
Wasatch Peaks	0.45%	31,116

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Elevate	20.01%	\$245,285,286
Nebo	16.44%	\$141,160,970
Eastern Utah Community	14.20%	\$201,921,016
Members First	14.08%	\$191,708,554
Horizon Utah	12.84%	\$181,088,175
Utah Heritage	11.85%	\$150,798,199
American United	11.64%	\$378,239,005
Wasatch Peaks	10.48%	\$607,371,187
Alpine	10.03%	\$340,809,234
Ascent	9.64%	\$167,770,681

Return on Assets

Credit Union	ROA	Assets
Desert Rivers	1.91%	\$111,276,323
Utah Heritage	1.84%	\$150,798,199
Members First	1.73%	\$191,708,554
Elevate	1.42%	\$245,285,286
Pacific Horizon	1.39%	\$136,196,072
Eastern Utah Community	0.94%	\$201,921,016
Jordan	0.57%	\$390,669,243
Alpine	0.55%	\$340,809,234
Wasatch Peaks	0.52%	\$607,371,187
Hercules First	0.28%	\$168,520,091

Loans/Shares

Credit Union	Loans/Shares	Shares
Hercules First	102.67%	\$111,222,308
Wasatch Peaks	99.88%	\$492,534,030
American United	92.54%	\$319,522,013
Ascent	89.57%	\$149,539,757
Desert Rivers	86.68%	\$101,972,317
Nebo	84.37%	\$118,285,553
Pacific Horizon	84.22%	\$119,215,960
Utah Heritage	81.98%	\$131,583,613
Alpine	79.58%	\$304,916,700
Eastern Utah Community	74.18%	\$173,502,436

Credit unions operating in Utah with more than \$700 million in assets*

as of March 31, 2025

CUs in group: 15

12-month share growth		
Credit Union	Share growth	Shares
Utah Community	16.38%	\$3,118,544,273
Goldenwest	16.18%	\$3,157,759,107
Utah First	13.82%	\$682,276,820
Mountain America	11.92%	\$18,716,611,500
America First	10.94%	\$19,849,172,471
Cyprus	7.84%	\$1,564,551,655
Utah Power	6.36%	\$896,423,978
Chartway	6.06%	\$2,630,467,039
Deseret First	5.46%	\$1,070,563,851
Granite	4.90%	\$726,090,388

12-month loan growth		
Credit Union	Loan Growth	Loans
Chartway	16.07%	\$2,660,333,982
Goldenwest	15.07%	\$2,894,612,067
Utah Community	11.19%	\$2,804,422,061
Utah First	9.93%	\$858,158,198
Mountain America	7.80%	\$17,061,312,864
America First	6.82%	\$15,562,670,668
Deseret First	6.61%	\$978,236,230
Utah Power	6.34%	\$471,366,358
Cyprus	5.13%	\$1,648,008,056
Canyon View	4.15%	\$1,655,607,357

12-month member growth		
Credit Union	Mbr. Growth	Members
Chartway	13.67%	270,071
Utah First	11.66%	42,049
Mountain America	9.14%	1,354,773
Utah Community	8.26%	258,478
Granite	6.60%	37,359
Deseret First	6.29%	82,978
Operating Engineers Local Union #3	6.21%	115,121
Goldenwest	5.96%	198,869
America First	4.80%	1,491,006
Cyprus	4.62%	142,719

Net Worth/Assets		
Credit Union	Net Worth/Assets	Assets
Operating Engineers Local Union #3	14.04%	\$1,541,489,036
Goldenwest	13.90%	\$3,683,940,967
Chevron	13.56%	\$5,095,804,205
America First	12.21%	\$22,577,635,067
Cyprus	12.10%	\$1,849,062,959
Utah Power	12.06%	\$1,022,853,020
Security Service	11.34%	\$14,071,958,972
Utah Community	10.40%	\$3,570,993,265
Utah First	10.29%	\$1,081,123,900
Mountain America	10.03%	\$21,235,137,074

Return on Assets		
Credit Union	ROA	Assets
Goldenwest	1.57%	\$3,683,940,967
America First	1.38%	\$22,577,635,067
Mountain America	0.94%	\$21,235,137,074
Delta Community	0.84%	\$8,912,228,595
Utah First	0.82%	\$1,081,123,900
Deseret First	0.67%	\$1,182,359,385
Operating Engineers Local Union #3	0.55%	\$1,541,489,036
Utah Community	0.54%	\$3,570,993,265
Utah Power	0.51%	\$1,022,853,020
Cyprus	0.47%	\$1,849,062,959

Loans/Shares		
Credit Union	Loans/Shares	Shares
Security Service	108.83%	\$10,755,163,848
Cyprus	103.02%	\$1,564,551,655
Utah First	102.33%	\$682,276,820
Canyon View	94.15%	\$1,758,460,296
Chartway	93.35%	\$2,630,467,039
Granite	91.81%	\$726,090,388
Goldenwest	91.67%	\$3,157,759,107
Deseret First	91.38%	\$1,070,563,851
Mountain America	90.08%	\$18,716,611,500
Chevron	89.70%	\$4,395,162,006

* Note: this page includes 5 out-of-state credit unions operating at least one branch in Utah. Those are: Chartway, Chevron (operating as Spectrum Credit Union), Delta Community, OE Federal, and Security Service.