Utah Credit Union

Performance Summary

4th Quarter 2025

UTAH'S CREDIT UNIONS

Utah Credit Union

Performance Summary
4th Quarter 2025

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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 December 31, 2025

	US Cus	UT CUs*	UT as % of Industry
Number of CUs	4,374	53	1.21%
Federal Chartered CUs	2,686	32	1.19%
State-Chartered CUs, NCUSIF insured	1,600	21	1.31%
State-Chartered CUs, ASI insured	88	-	0.00%
Total State Chartered CUs	1,688	21	1.24%
Total Members	145,981,741	4,164,793	2.85%
Members, average per CU	33,375	78,581	235.45%
# of Mergers/Liquidations YTD	316	3	0.95%
Total Assets	$2,456,465,059,531	$66,022,899,981	2.69%
Total Loans	$1,736,493,721,688	$50,790,921,305	2.92%
Total Shares	$2,062,796,040,117	$57,151,092,988	2.77%
Total Capital	$299,687,362,686	$7,915,198,557	2.64%
Average Asset Size	$561,606,095	$1,245,715,094	221.81%

Straight averages as a % of Average Assets

	US CUs	UT CUs*
Interest Income (annualized)	5.23%	5.91%
Interest Expense (annualized)	1.82%	2.24%
Net Interest Margin	3.40%	3.67%
Loss Provisions (annualized)	0.61%	0.90%
Operating Expenses	3.13%	3.09%
Non-interest income (annualized)	1.13%	1.47%
ROA	0.79%	1.14%

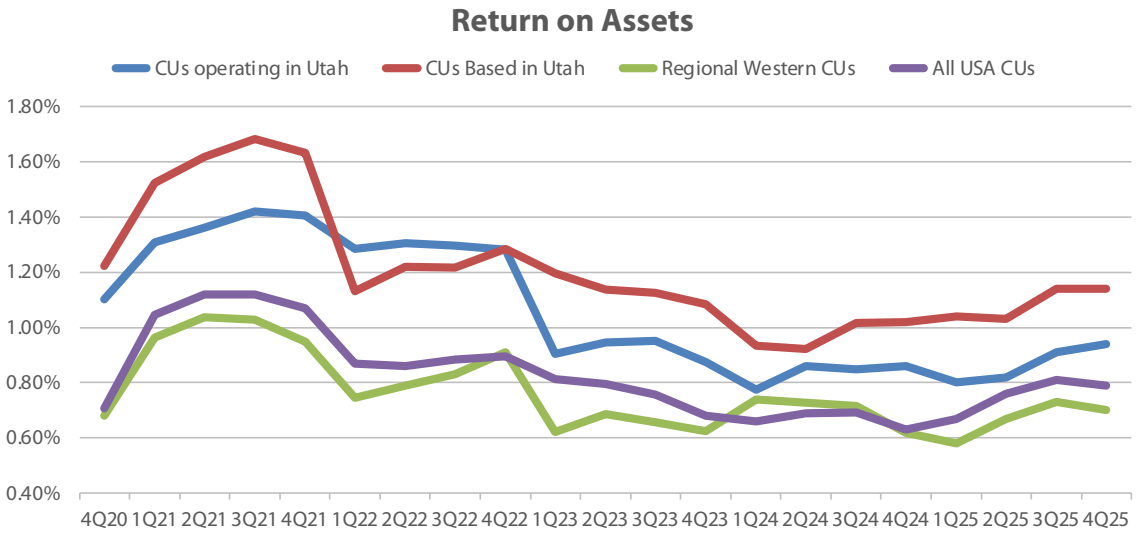
Straight averages

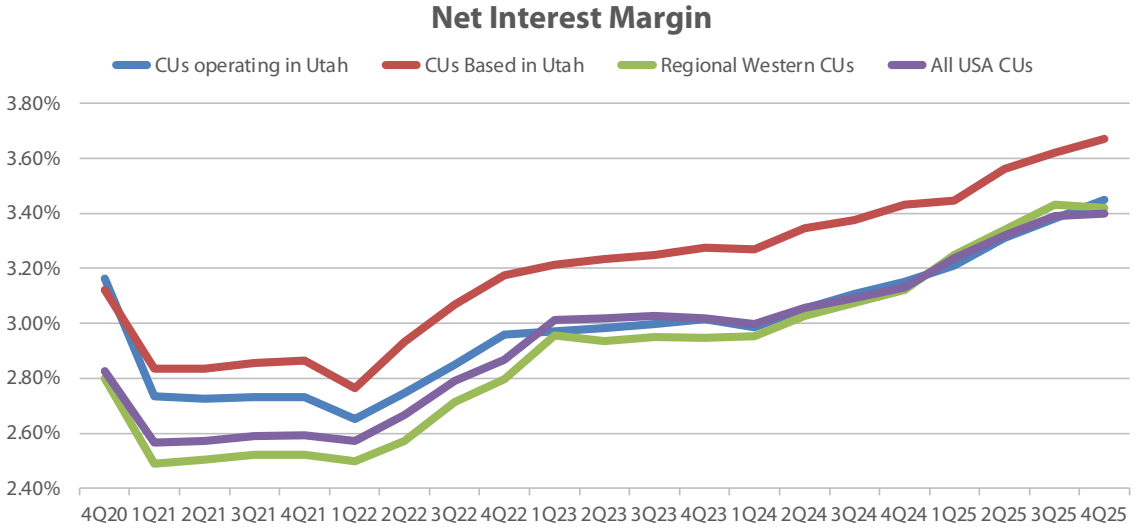
	US CUs	UT CUs*
12-month loan growth	5.35%	8.60%
12-month share growth	6.32%	8.94%
12-month capital growth	8.02%	13.76%
12-month asset growth	6.25%	9.14%
Loans/Shares	83.17%	88.12%
Net Worth/Assets	11.28%	10.69%
Capital/Assets	12.20%	11.99%
Delinquency Ratio	1.02%	1.19%
Average Loan Balance	$19,286	$18,875
Average Share Balance	$14,131	$13,722

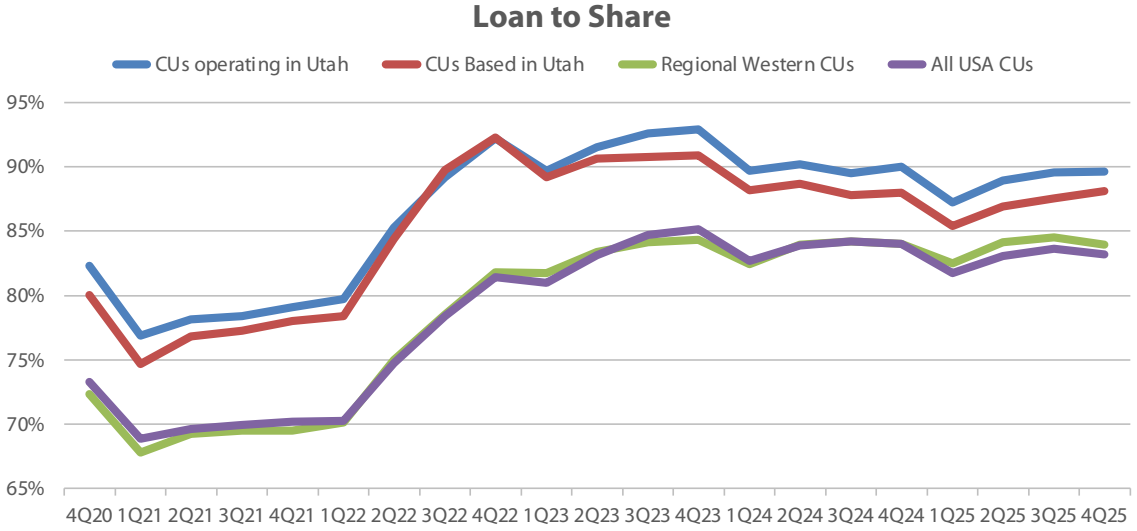
* Credit unions based in Utah

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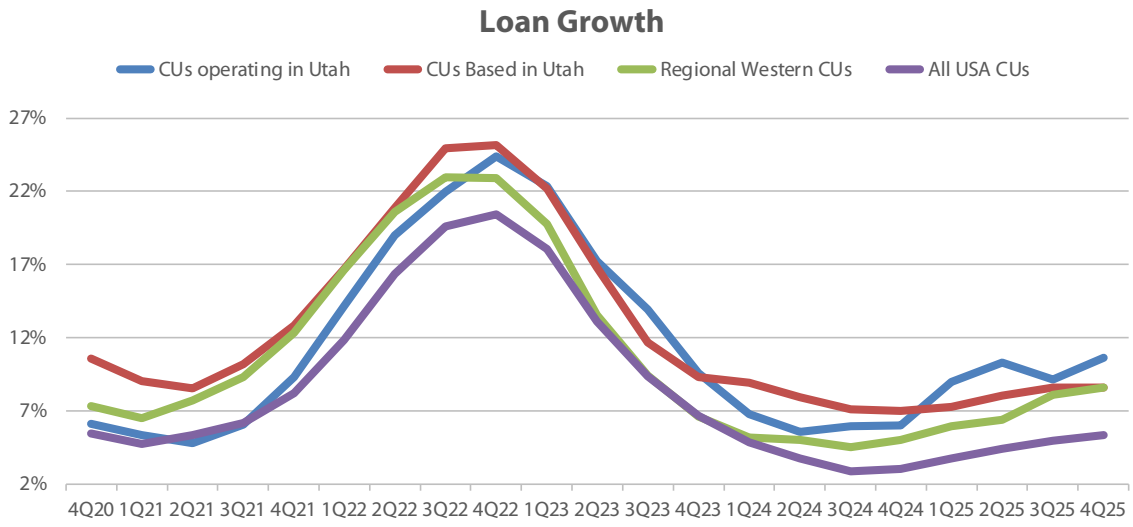
Key Ratios as of December 31, 2025

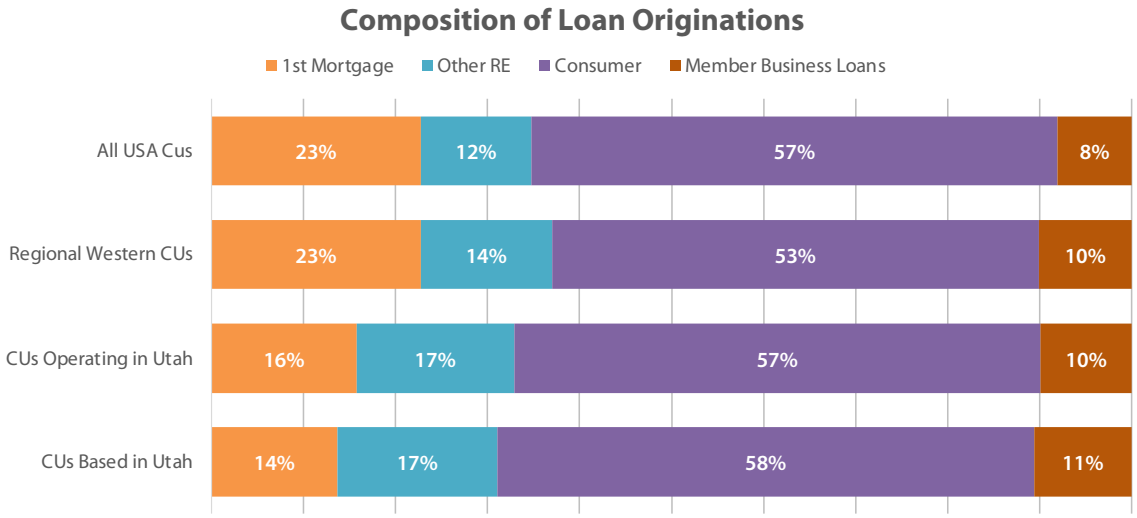


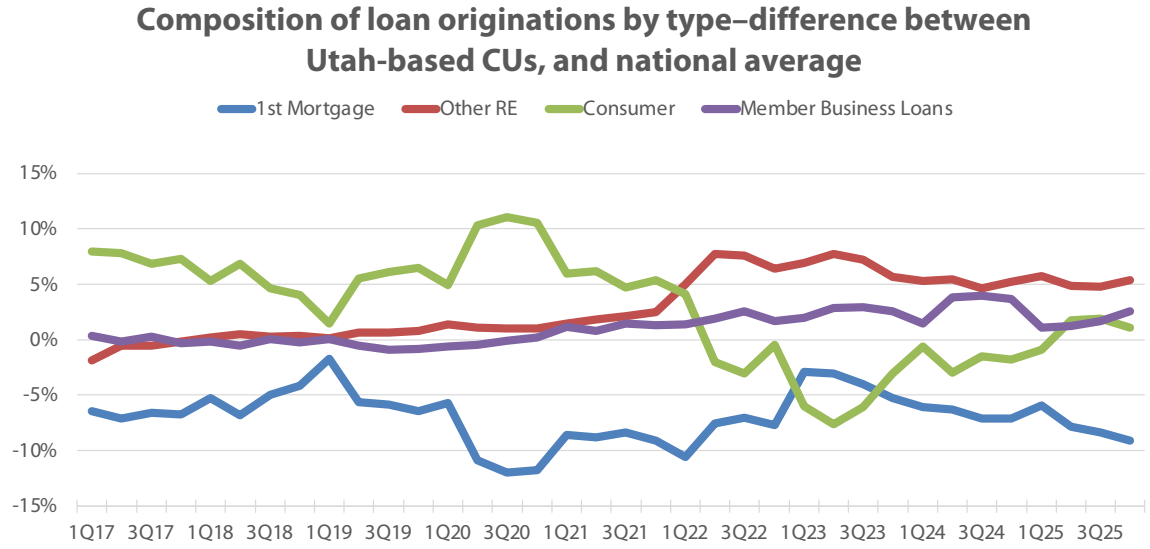




Lending – Overview as of December 31, 2025

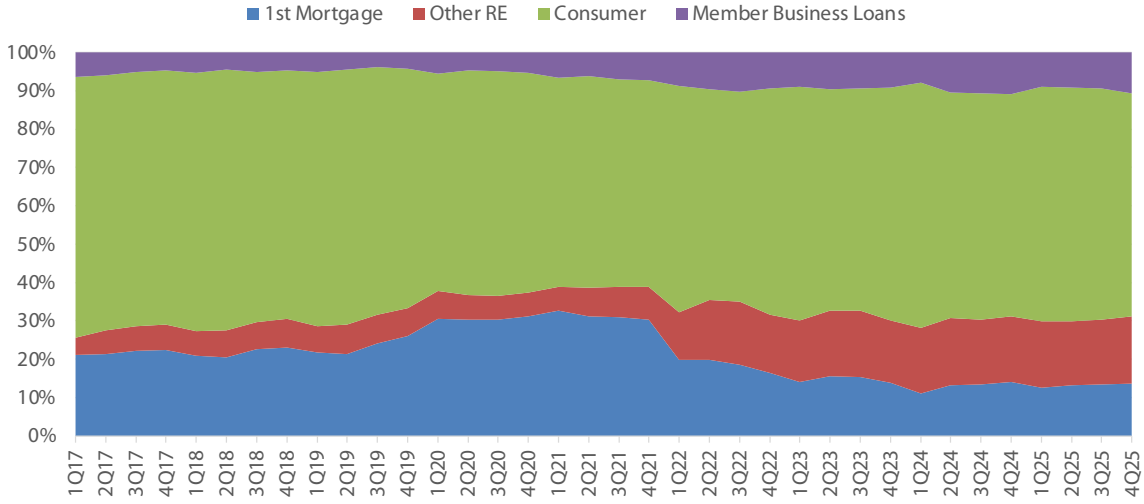




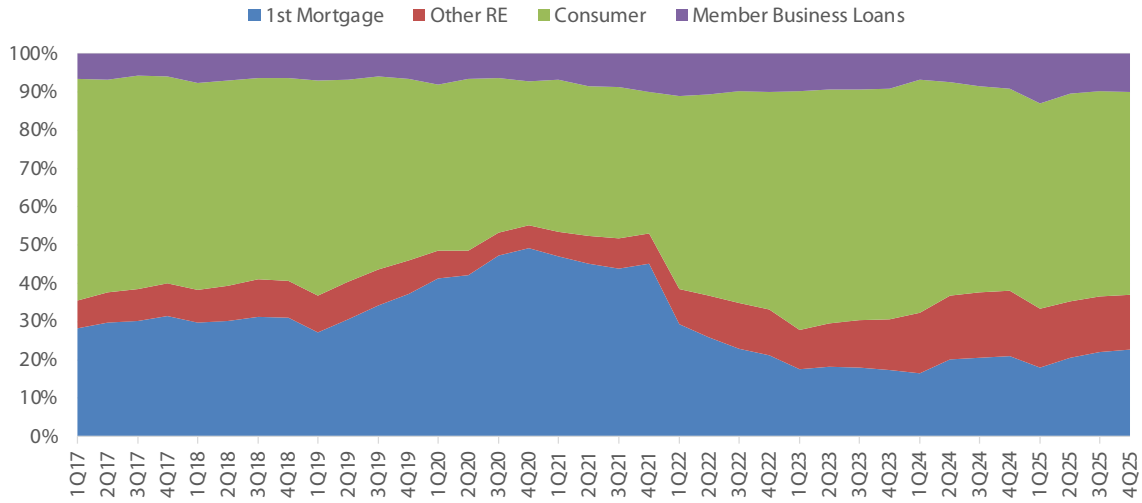


Lending – Overview as of December 31, 2025

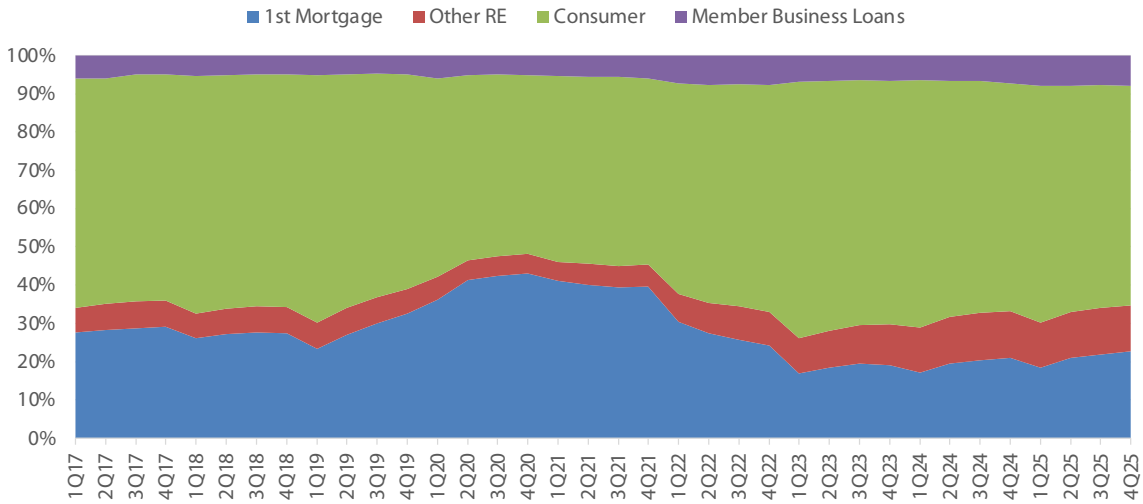
Composition of Loan Originations, CUs based in Utah



Composition of Loan Originations, Regional Western CUs

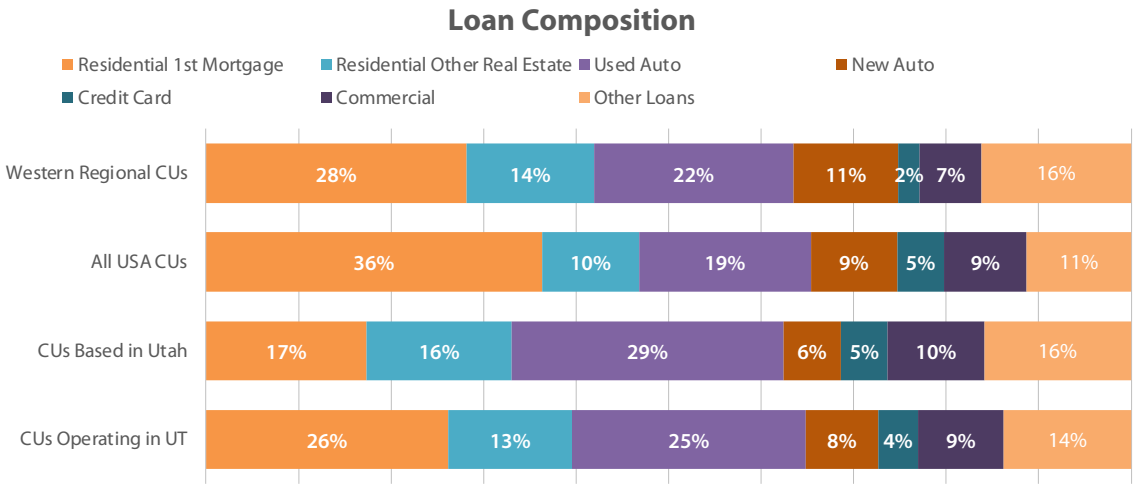


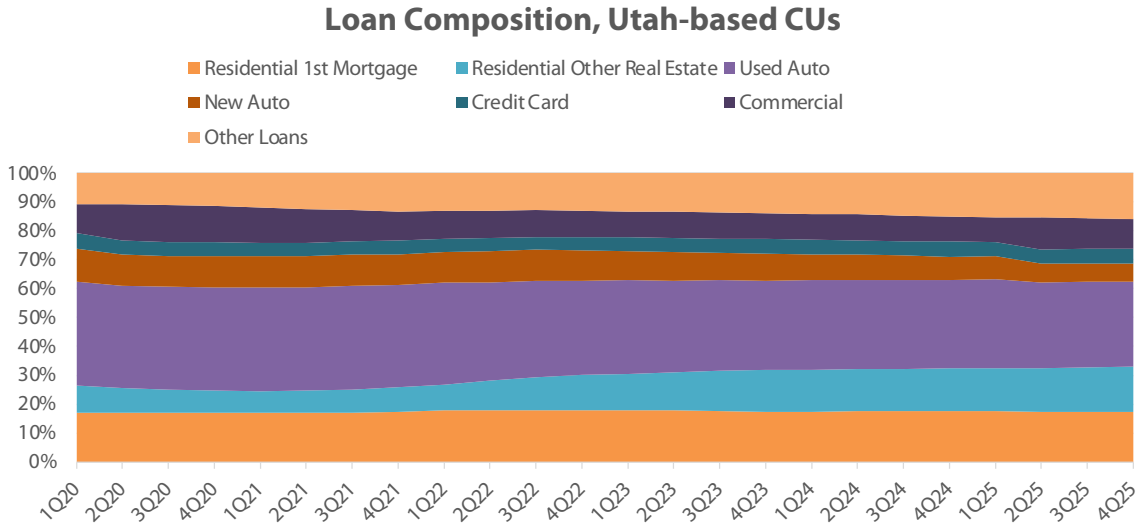
Composition of Loan Originations, All USA CUs



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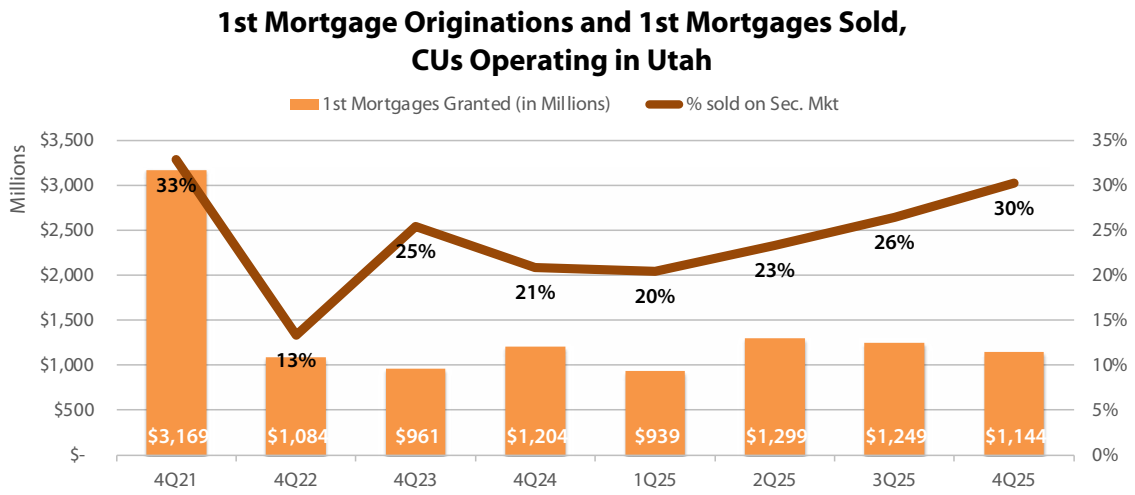
Lending – Overview as of December 31, 2025

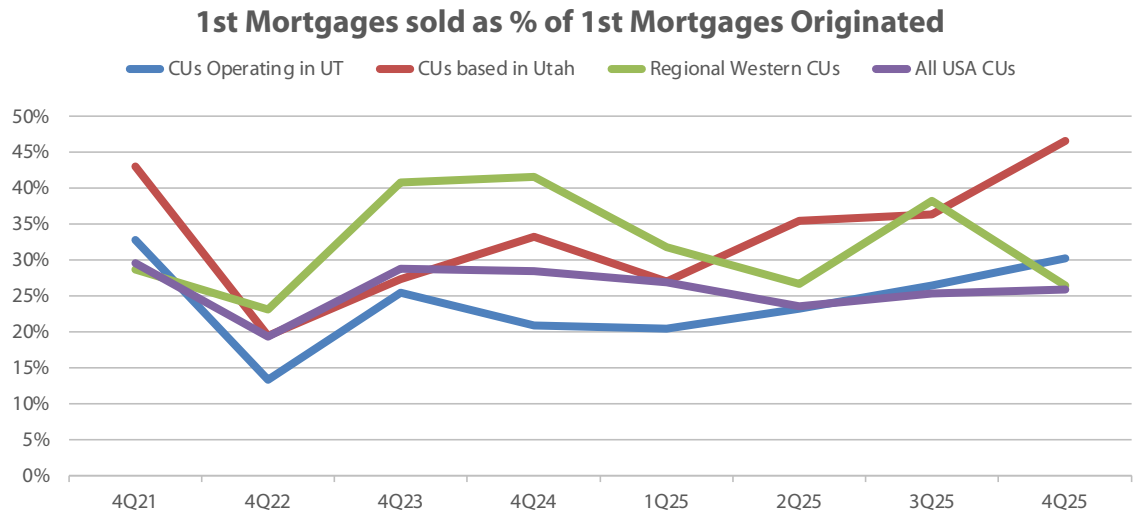


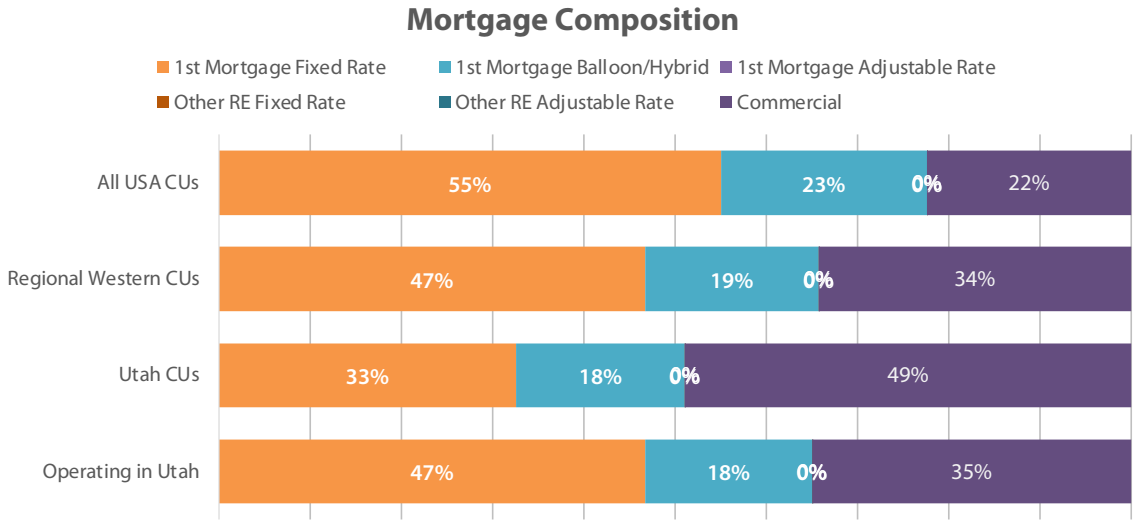


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Lending – Real Estate as of December 31, 2025

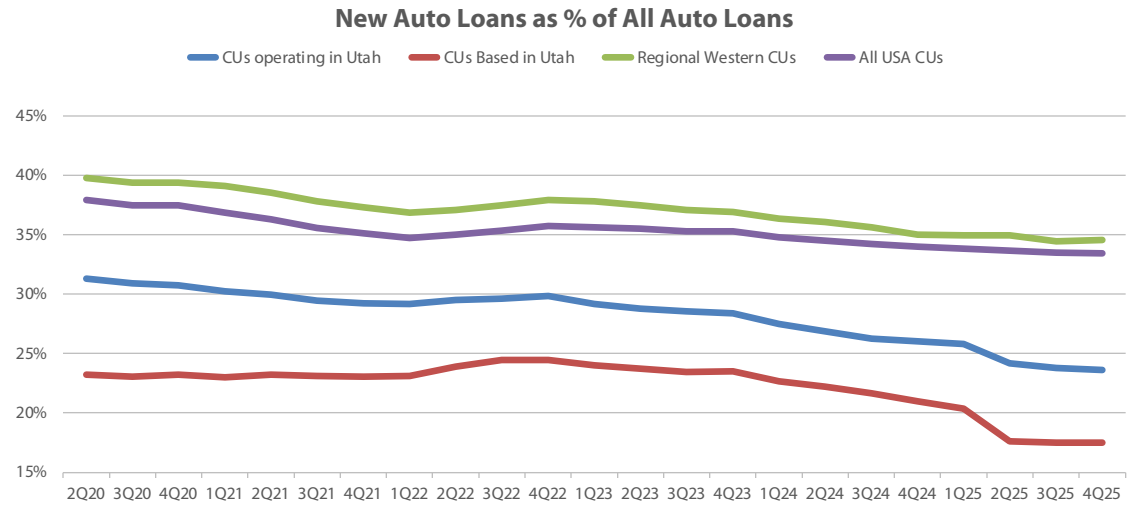


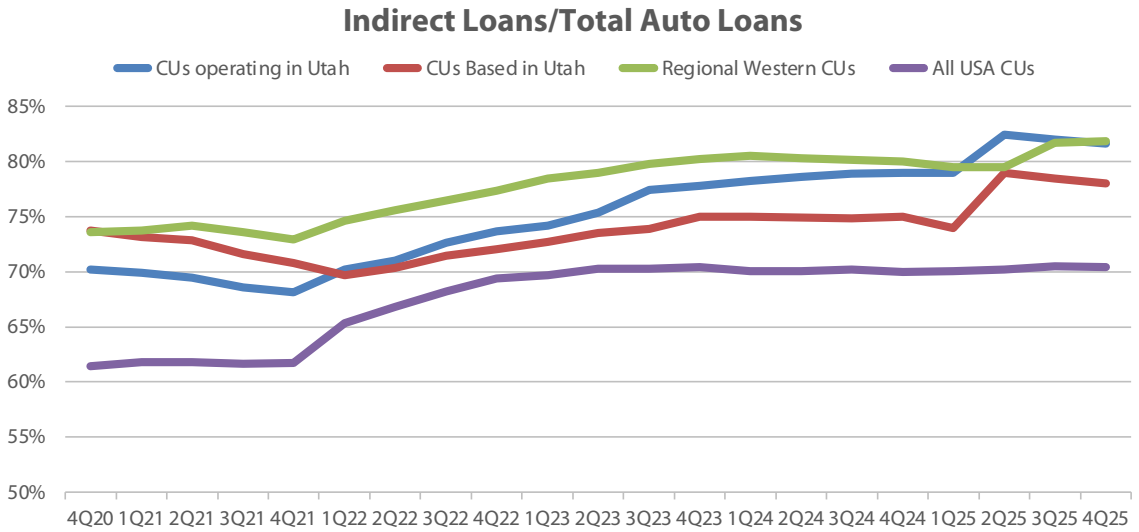


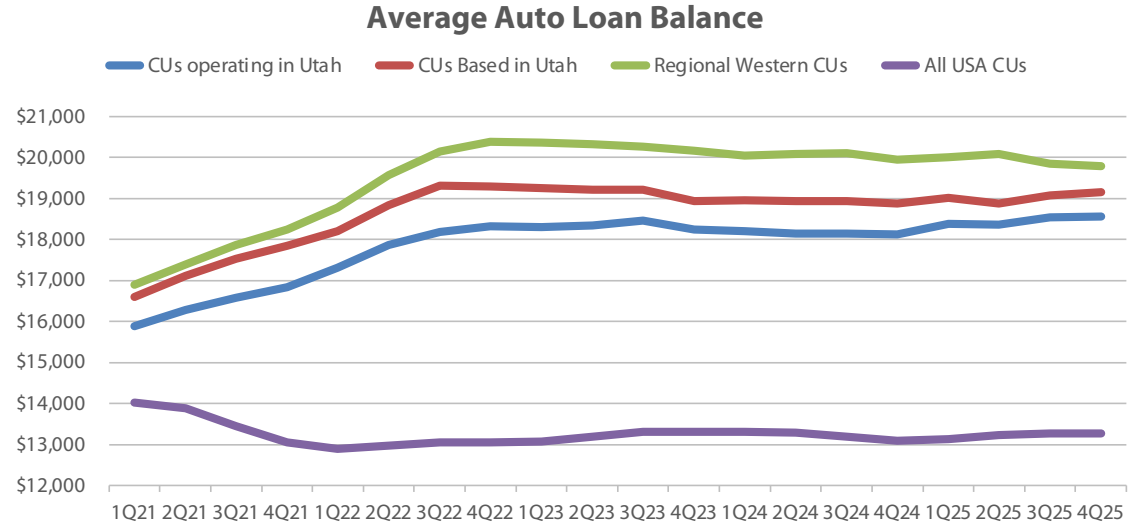


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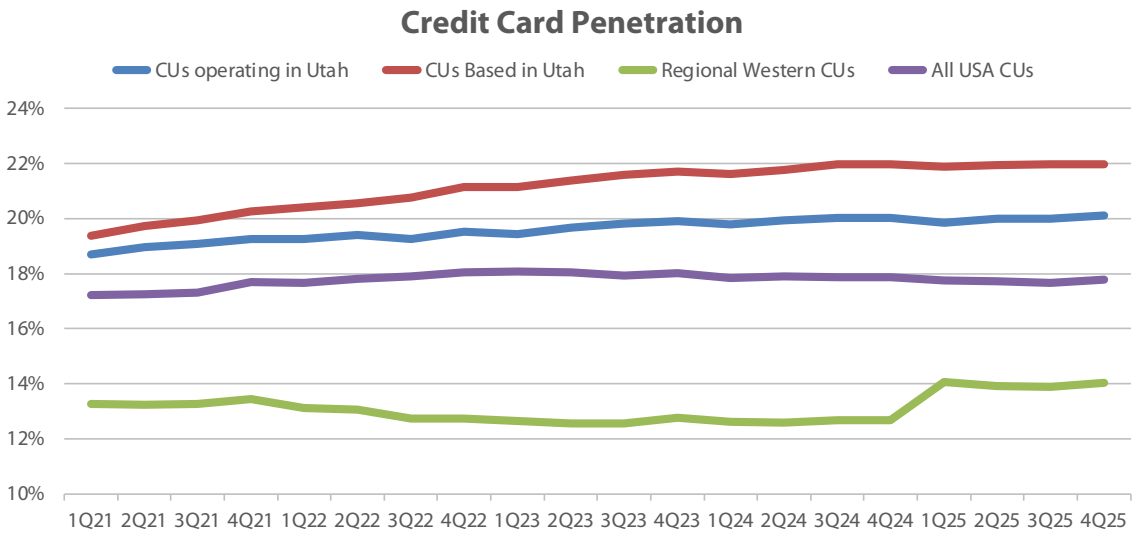
Lending – Auto as of December 31, 2025

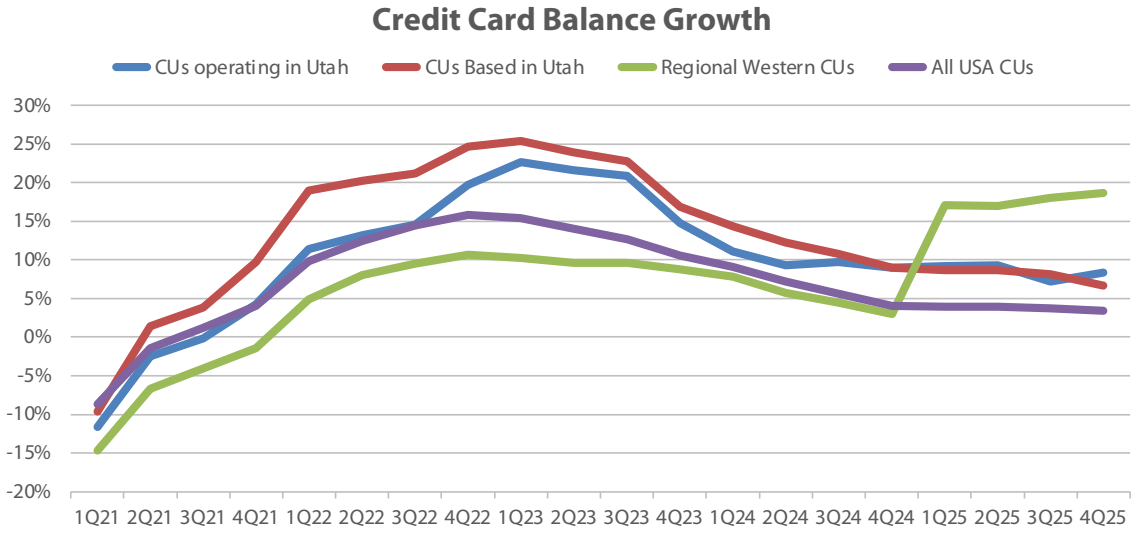


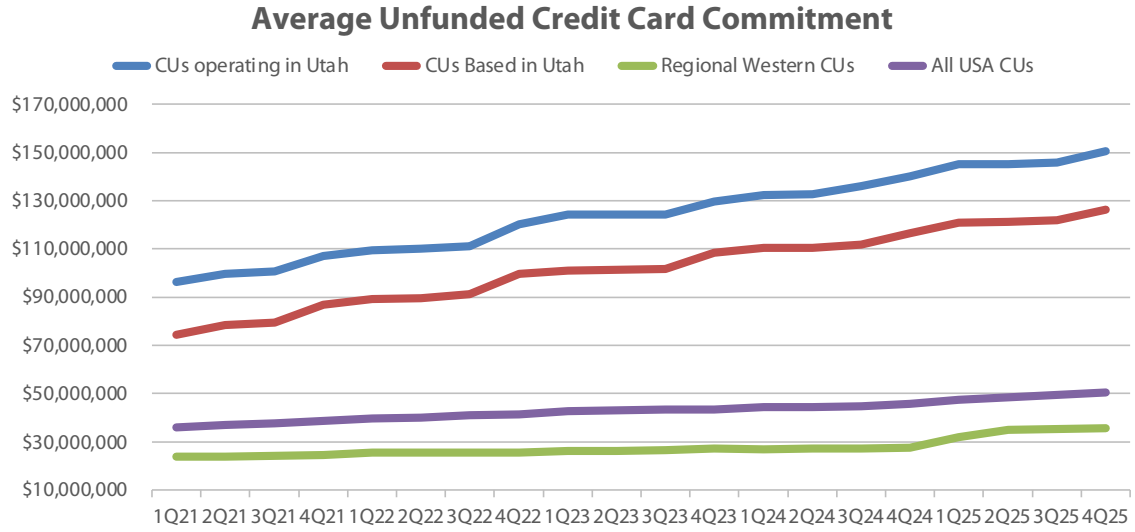




Lending – Credit Cards as of December 31, 2025

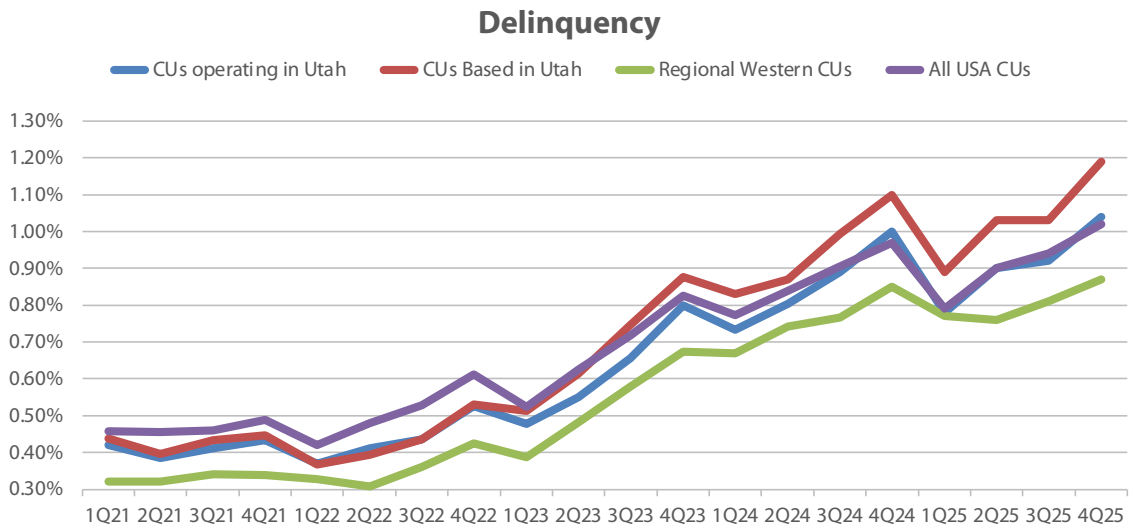


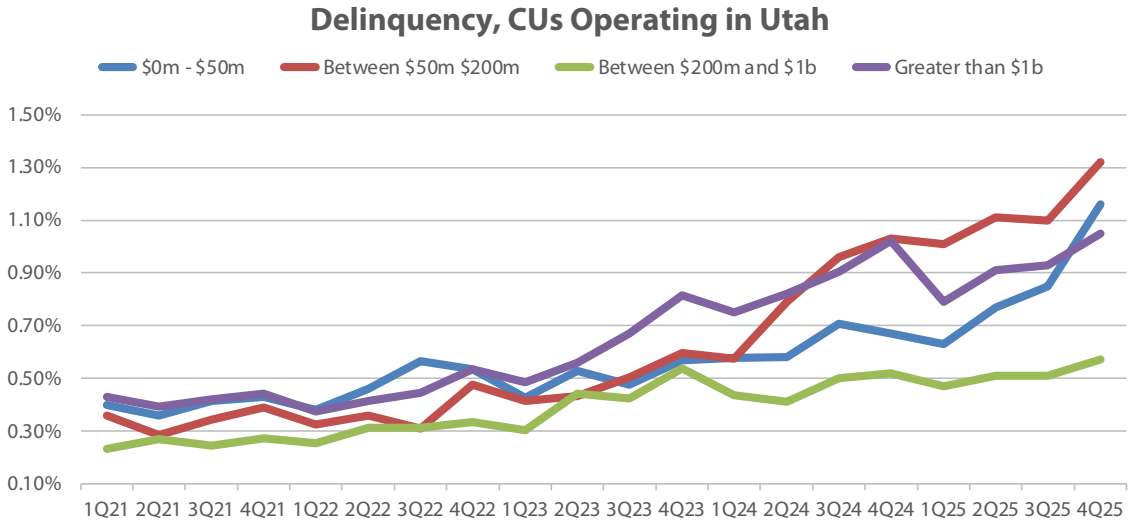


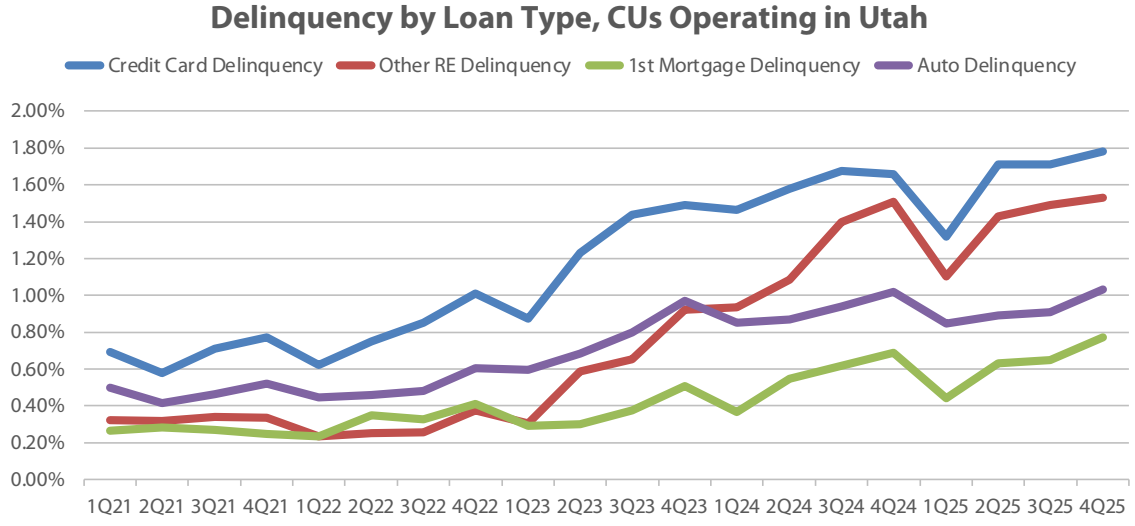


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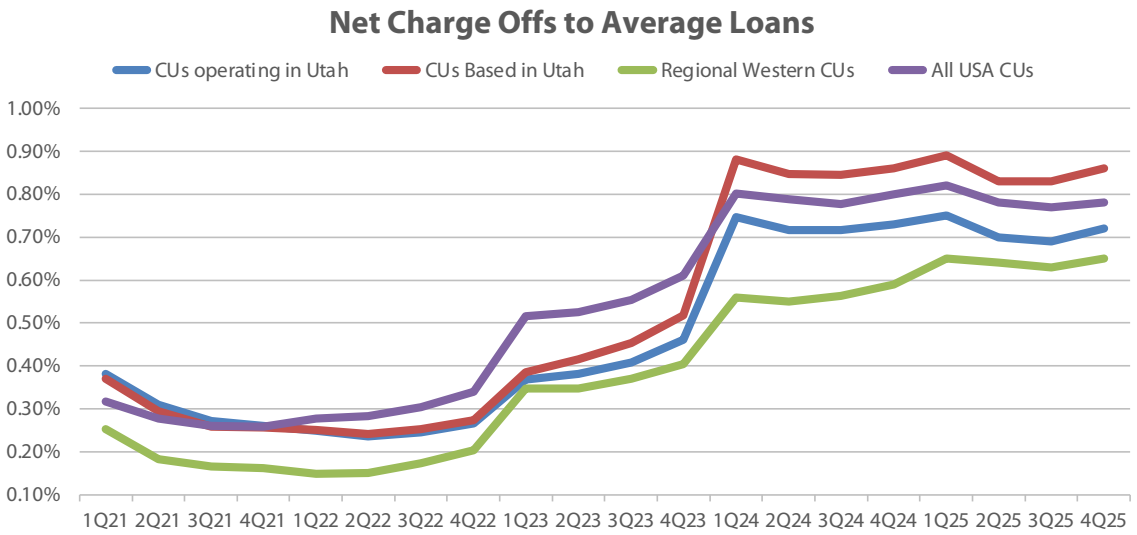
Asset Quality as of December 31, 2025

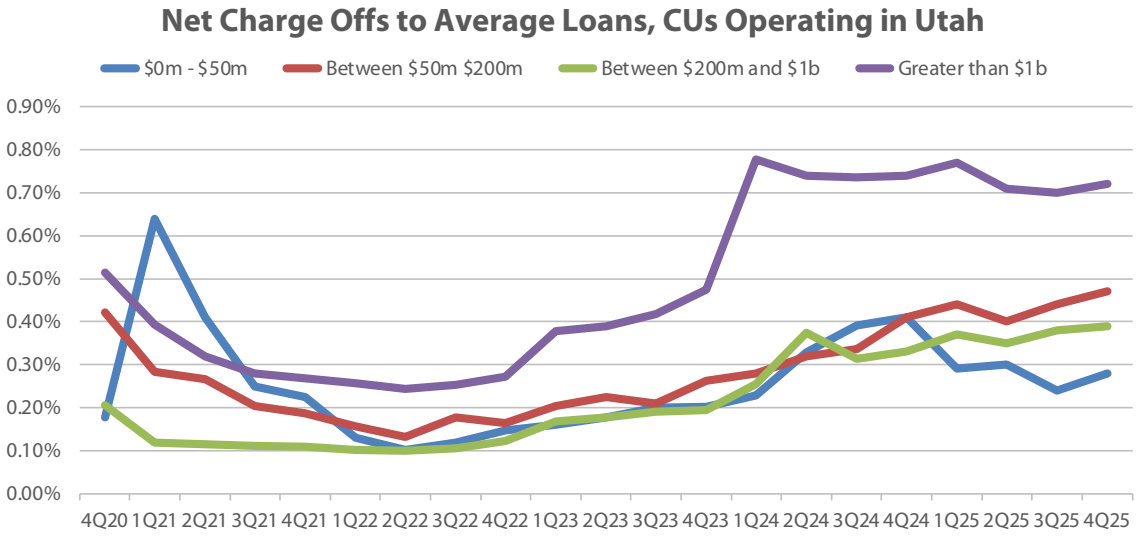




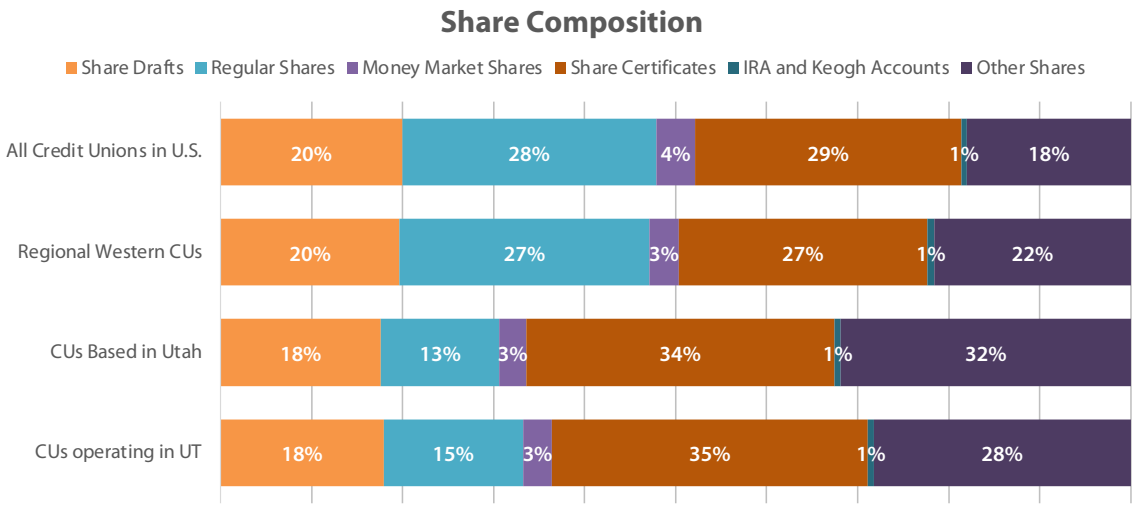


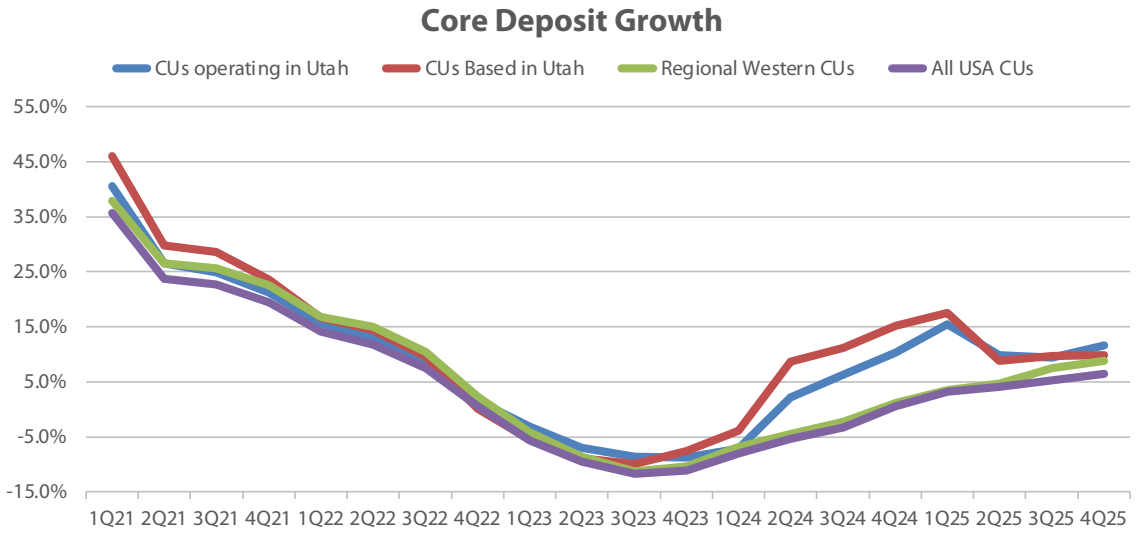
Asset Quality – continued as of December 31, 2025

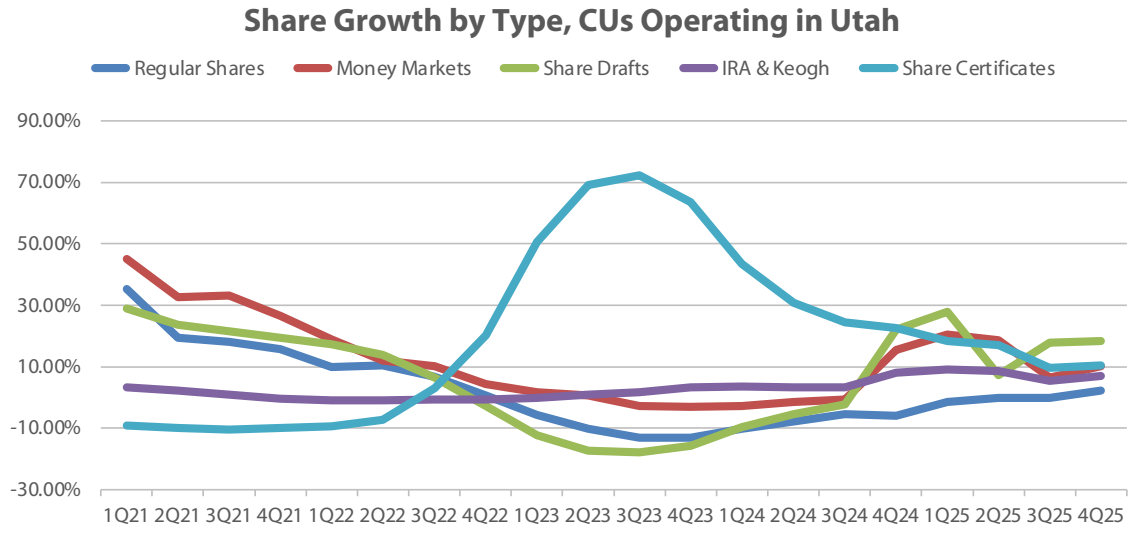




Shares as of December 31, 2025

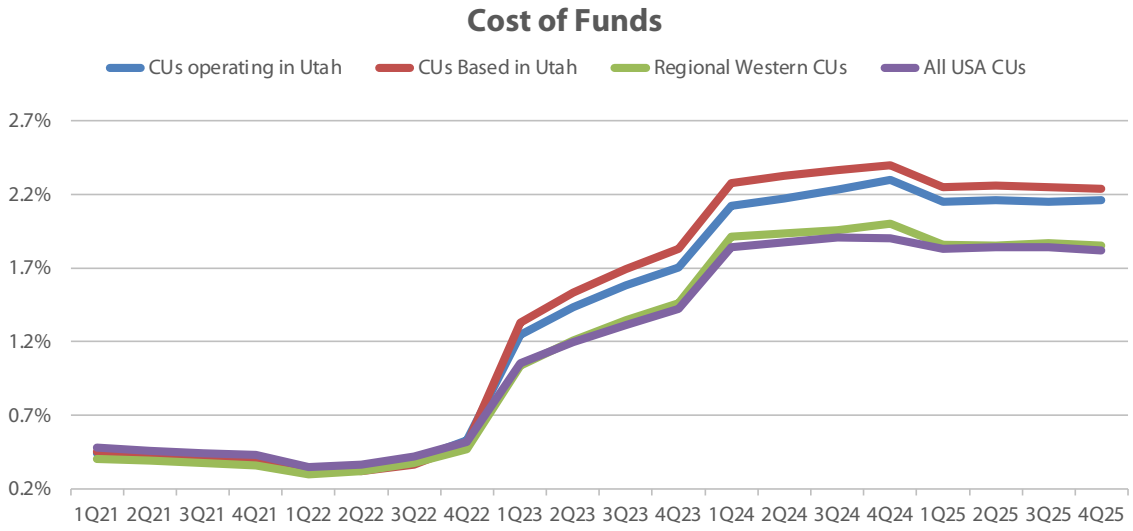


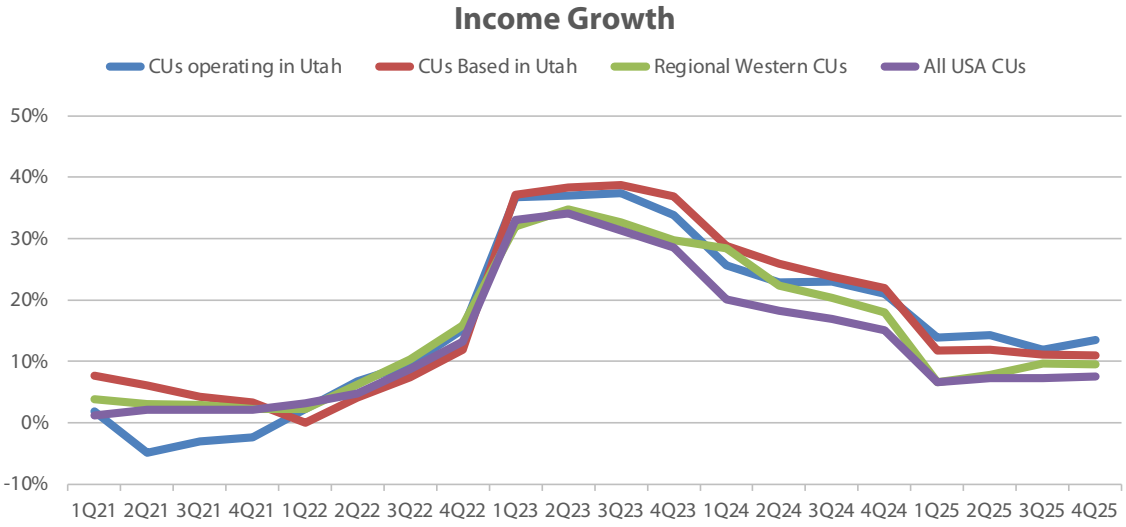


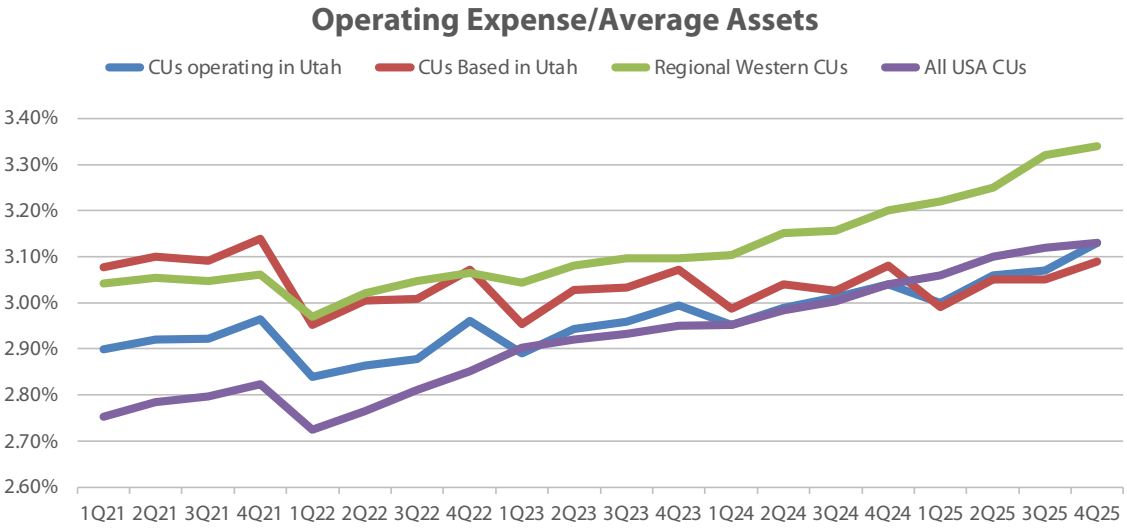


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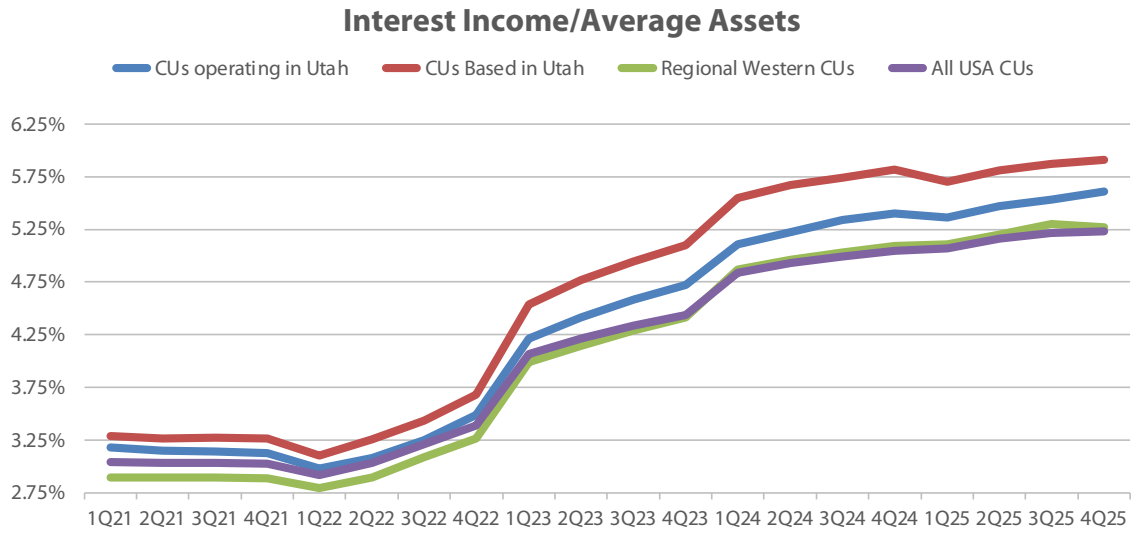
Earnings as of December 31, 2025

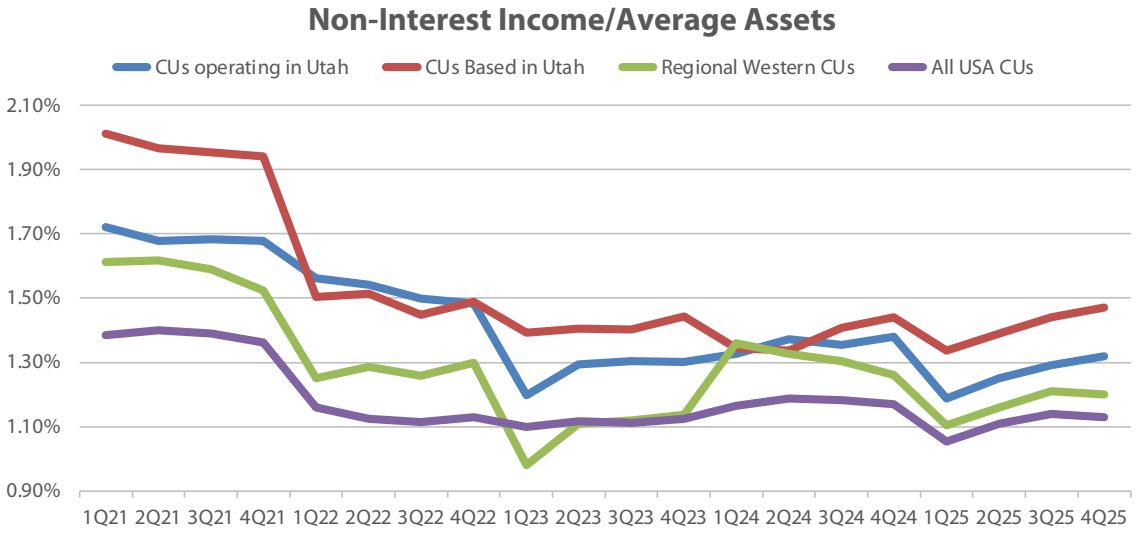


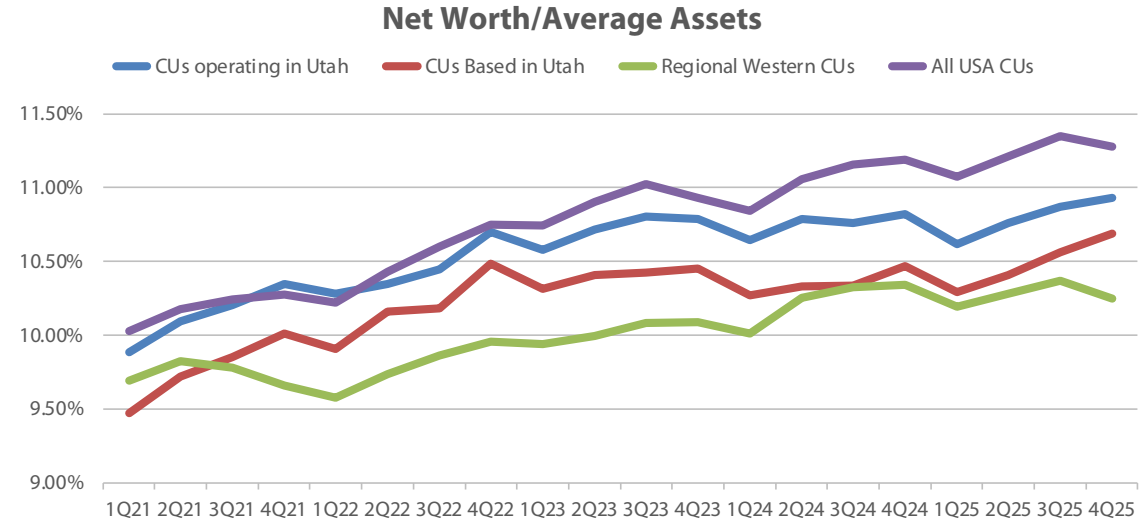




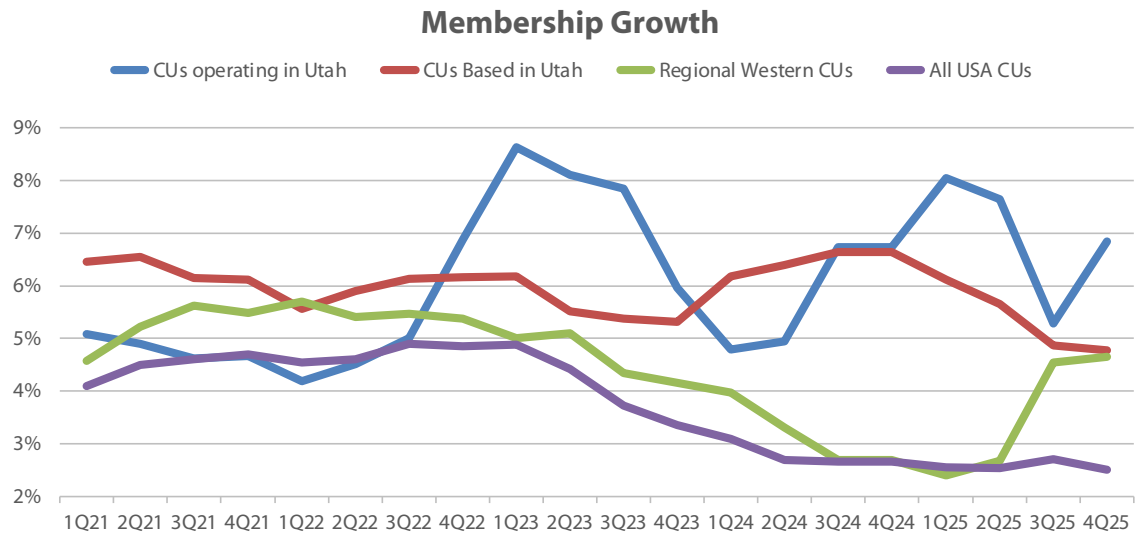
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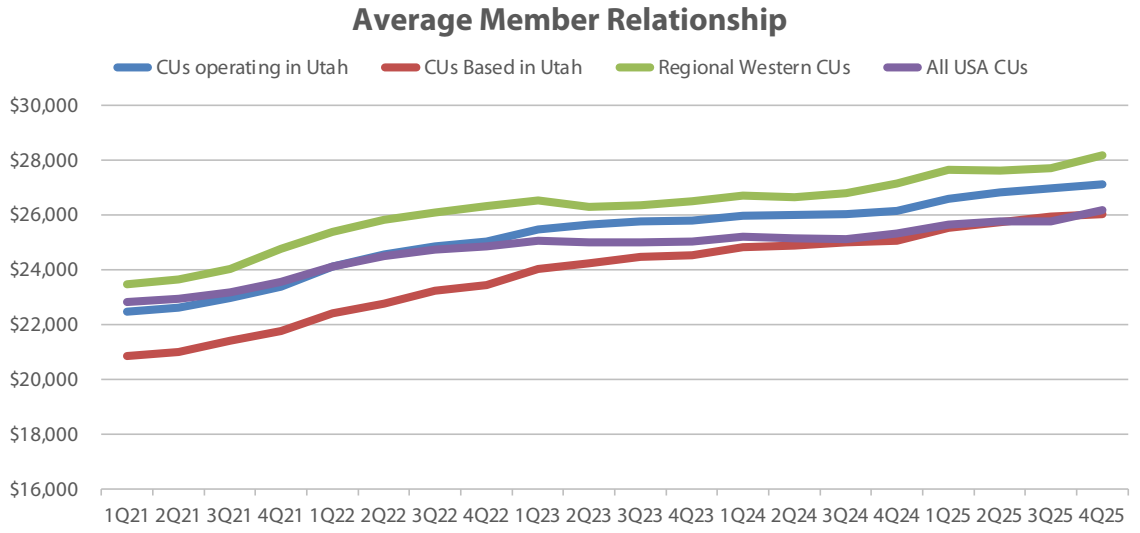

Interest Income/Average Assets
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
6.25%
5.75%
5.25%
4.75%
4.25%
3.75%
3.25%
2.75%
1Q21 2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25

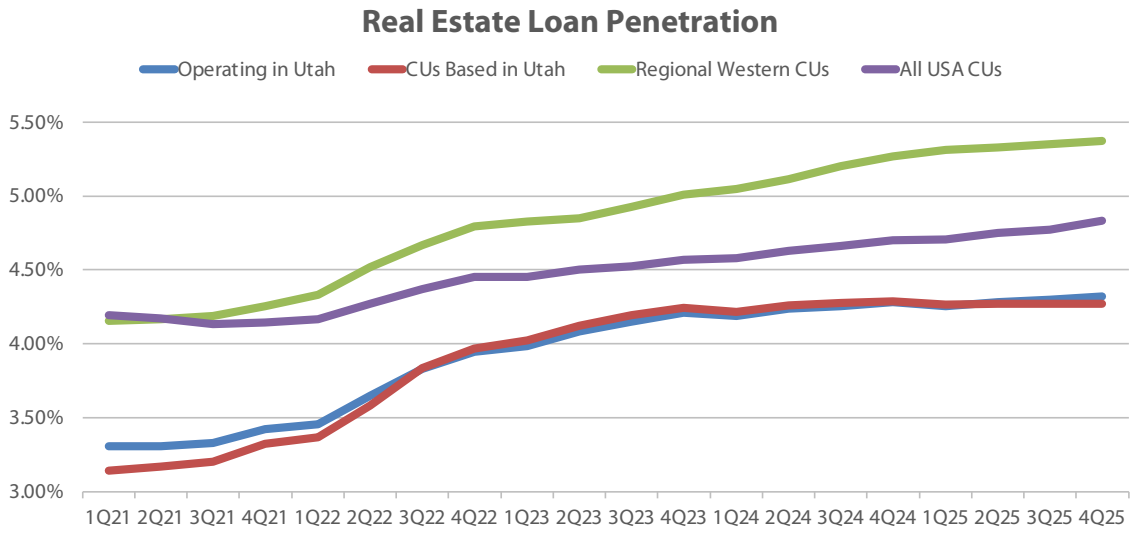

Non-Interest Income/Average Assets
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
2.10%
1.90%
1.70%
1.50%
1.30%
1.10%
0.90%
1Q21 2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25


Net Worth/Average Assets
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
11.50%
11.00%
10.50%
10.00%
9.50%
9.00%
1Q21 2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25

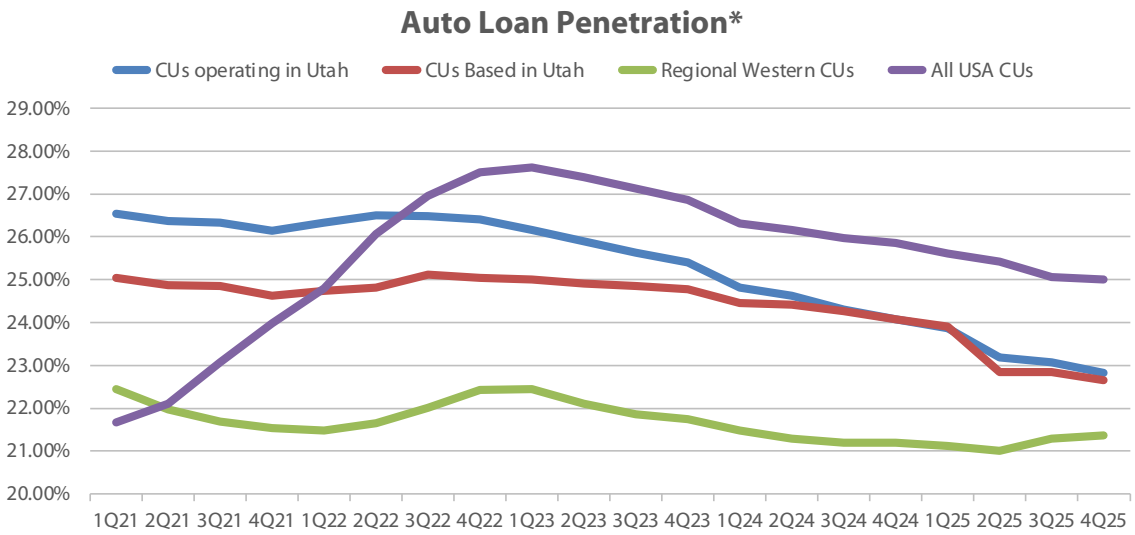
Members as of December 31, 2025



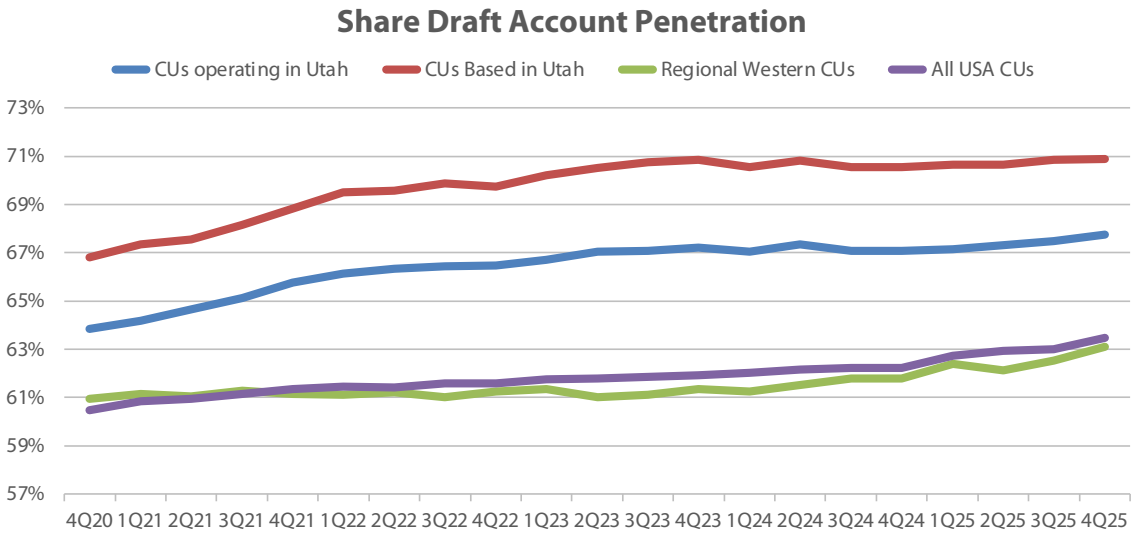




Members – continued as of December 31, 2025



*For the "All USA CUs" segment, many credit unions report more auto loans than members, likely due to participation loans.



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

	4Q24	4Q25	%Chg
ASSETS			
Cash Balances	$180,403,167,719	$200,340,585,221	11.05%
Government & Agency Securities	$297,663,152,605	$315,361,316,138	5.95%
Investments at Other FIs	$41,843,776,980	$44,541,245,583	6.45%
All Other Investments	$43,434,122,674	$46,761,132,682	7.66%
Total Investments	**$563,344,219,978**	**$607,004,279,624**	**7.75%**
Real Estate Loans	$913,231,723,306	$994,850,338,543	8.94%
Auto Loans	$481,867,378,782	$484,433,964,118	0.53%
All Other Loans	$252,034,986,526	$257,209,419,027	2.05%
Total Loans	**$1,647,134,088,614**	**$1,736,493,721,688**	**5.43%**
(Allowance for Loan & Inv. Loss)	-$21,781,407,040	-$23,307,273,960	7.01%
Foreclosed & Repossessed Property	$930,893,568	$1,122,255,234	20.56%
Land & Buildings	$32,857,718,973	$34,374,484,133	4.62%
Other Fixed Assets	$9,058,145,824	$9,462,084,635	4.46%
All Other Assets	$78,880,950,863	$91,315,508,177	15.76%
TOTAL ASSETS	**$2,310,424,610,780**	**$2,456,465,059,531**	**6.32%**
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	$28,596,646,761	$30,565,814,850	6.89%
Draws Against Borrowing Capacity	$91,865,649,913	$78,955,457,492	-14.05%
Reverse Repurchase Agreements	$33,037,315	$28,456,439	-13.87%
Subordinated Debt	$4,129,500,441	$4,316,136,731	4.52%
Allowance for Credit Exposure Loss	$155,737,603	$172,677,655	10.88%
Other Liabilities	$5	$2	-60.00%
Total Liabilities	**$124,780,572,038**	**$114,038,543,169**	**-8.61%**
Regular Shares & Deposits	$595,100,245,328	$614,873,656,065	3.32%
Money Market Shares	$338,958,373,054	$371,019,708,887	9.46%
Share Drafts	$379,396,248,789	$411,165,482,263	8.37%
IRA & Keogh	$86,695,805,245	$88,452,691,811	2.03%
Share Certificates	$562,282,541,276	$602,394,969,079	7.13%
Total Shares	**$1,962,433,213,692**	**$2,087,906,508,105**	**6.39%**
Undivided Earnings & Other Reserves	$243,827,408,831	$263,102,083,152	7.91%
FASB 115 Val Reserves	-$28,733,935,528	-$17,961,927,682	37.49%
Equity Acquired in Merger	$8,117,351,747	$9,379,852,787	15.55%
Total Reserves & Undivided Earnings	**$223,210,825,050**	**$254,520,008,257**	**14.03%**
TOTAL LIABILITIES & CAPITAL	**$2,310,424,610,780**	**$2,456,465,059,531**	**6.32%**

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

	4Q24	4Q25	%Chg
INCOME:			
Loans	$95,026,326,325	$103,644,704,517	9.07%
(Less Rebates)	-$44,554,014	-$51,578,202	-15.77%
Investments	$20,190,970,289	$20,962,059,505	3.82%
Fee Income	$10,067,825,096	$10,151,418,766	0.83%
Trading + Other Operating	$14,499,913,394	$15,599,991,548	7.59%
Total Income	**$139,740,481,090**	**$150,306,596,134**	**7.56%**
EXPENSES:			
Employee Compensation & Benefits	$36,119,226,821	$39,116,117,511	8.30%
Travel & Conference	$531,243,776	$585,424,560	10.20%
Office Occupancy	$3,988,711,064	$4,250,857,814	6.57%
Office Operations	$12,562,134,273	$13,528,976,504	7.70%
Education & Promotional	$2,622,042,174	$2,891,399,310	10.27%
Loan Servicing	$4,490,090,386	$4,830,361,990	7.58%
Professional Services	$6,275,491,308	$6,886,137,480	9.73%
Member Insurance	$24,600,978	$26,972,481	9.64%
Operating Fees	$237,948,506	$252,750,615	6.22%
Miscellaneous	$2,326,620,520	$2,362,332,996	1.53%
Operating Expense Subtotal	**$69,178,109,806**	**$74,731,331,261**	**8.03%**
Provision for Loan Losses	$14,269,533,255	$14,464,861,987	1.37%
Operating Exp. + Provision for Loan Losses	$83,447,643,061	$89,196,193,248	6.89%
Non-Operating Gain (Loss)	$2,049,738,483	$1,338,941,764	-34.68%
Income before Dividends	$58,342,576,512	$62,449,344,650	7.04%
Interest on Borrowed Funds	$6,298,520,209	$4,754,657,614	-24.51%
Dividends	$37,648,184,206	$38,756,312,359	2.94%
Net Income	**$14,395,872,097**	**$18,938,374,677**	**31.55%**
SELECTED OPERATING DATA:			
Branches	20,072	20,510	2.18%
Members	142,330,368	145,981,741	2.57%
Potential Members	4,979,987,351	5,254,460,353	5.51%
Employees	350,840	361,846	3.14%
Members/Employee	406	403	-0.55%
Average Salary & Benefits/Employee	$102,951	$108,102	5.00%
Total YTD Loan Originations	**$525,582,698,564**	**$610,093,642,513**	**16.08%**

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

	US Totals	< $20M	$20M-$50M	$50M-$100M	$100M-$250M	$250M-$500M	$500M-$1B	Over $1B
# of CUs	4,374	1,217	756	584	678	391	282	467
Average Assets	$561,606,095	$7,570,400	$33,333,485	$73,010,229	$159,603,806	$357,159,343	$722,194,948	$4,128,252,966
12-month growth								
Net Worth Growth	7.09%	2.16%	6.43%	6.07%	6.82%	6.85%	6.76%	7.34%
Loan Growth	5.35%	-3.64%	-0.81%	0.63%	3.20%	4.28%	4.69%	5.86%
Share Growth	6.32%	-0.37%	2.15%	2.83%	4.22%	4.61%	5.39%	6.94%
Member Growth	2.50%	-1.85%	-1.15%	-1.25%	0.02%	0.26%	1.29%	3.33%
Capital								
Net worth/Assets	11.28%	17.15%	14.13%	13.60%	12.48%	11.60%	11.19%	11.09%
Solvency Ratio	113.44%	121.51%	116.96%	115.99%	114.38%	113.26%	112.93%	113.31%
Allowance for Loan Losses/ Delinquent Loans	131.23%	84.35%	89.49%	89.21%	93.17%	110.04%	116.29%	136.49%
Delinquency Ratio	1.02%	1.53%	1.05%	1.00%	0.94%	0.84%	0.88%	1.05%
Earnings								
ROA	0.79%	0.48%	0.88%	0.78%	0.80%	0.74%	0.71%	0.81%
Non-Interest Income/Average Assets	1.13%	0.77%	0.95%	1.05%	1.21%	1.27%	1.27%	1.11%
Net interest Margin	3.40%	4.09%	3.84%	3.72%	3.70%	3.56%	3.47%	3.35%
Operating Expenses/Average Assets	3.13%	4.08%	3.66%	3.71%	3.76%	3.71%	3.60%	2.98%
Yield on Average Earning Assets	5.54%	5.18%	4.99%	5.06%	5.29%	5.34%	5.38%	5.61%
Cost of Funds	2.06%	1.13%	1.09%	1.21%	1.43%	1.59%	1.75%	2.19%
Productivity								
Income per member	$1,039	$435	$656	$741	$865	$950	$1,004	$1,085
Income per employee	$415,388	$163,092	$254,034	$267,431	$282,204	$300,057	$334,277	$463,438
Operating expense per member	$512	$306	$420	$473	$528	$565	$573	$505
Assets per employee	$6,788,703	$2,886,334	$4,588,513	$4,728,096	$4,737,698	$4,977,431	$5,495,089	$7,525,398
YTD Loan Originations/Employee	$1,686,059	$658,254	$845,772	$884,624	$999,352	$1,103,414	$1,289,685	$1,927,467
Member Service Usage								
Auto Loan Penetration*	25.01%	31.40%	112.89%	69.03%	61.20%	37.47%	26.51%	18.25%
Share draft penetration	63.48%	22.87%	45.30%	51.39%	56.66%	59.25%	61.70%	65.66%
Credit card penetration	17.77%	4.38%	10.44%	12.43%	13.50%	14.28%	14.29%	19.20%
$ Average share balance	$14,131	$6,104	$9,825	$10,995	$12,275	$13,329	$13,802	$14,627
# Loan and Share Accounts per member *	2.63	1.93	3.10	2.79	2.84	2.68	2.55	2.62
Lending Profile								
Loans to Shares	83.17%	61.57%	58.94%	62.74%	70.52%	75.59%	80.96%	85.57%
Average Loan Balance	$19,286	$6,865	$4,095	$6,874	$9,095	$14,054	$18,998	$22,644
$ Total Loans Outstanding/ Employees	$4,798,986	$1,462,372	$2,305,042	$2,546,005	$2,894,148	$3,257,982	$3,826,033	$5,452,680
% of RE loans to total loans	57.29%	13.84%	33.07%	41.18%	47.82%	52.77%	56.82%	58.71%

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

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

For credit unions based in Utah.

	4Q24	4Q25	%Chg
ASSETS			
Cash Balances	$5,716,729,702	$5,978,353,990	4.58%
Government & Agency Securities	$4,024,997,287	$4,769,598,257	18.50%
Investments at Other FIs	$495,926,053	$463,983,361	-6.44%
All Other Investments	$868,419,780	$1,079,675,611	24.33%
Total Investments	**$11,106,072,822**	**$12,291,611,219**	**10.67%**
Real Estate Loans	$21,971,664,275	$24,548,754,539	11.73%
Auto Loans	$18,074,561,847	$18,067,773,514	-0.04%
All Other Loans	$6,721,052,804	$8,174,393,252	21.62%
Total Loans	**$46,767,278,926**	**$50,790,921,305**	**8.60%**
(Allowance for Loan & Inv. Loss)	-$589,080,735	-$739,347,580	25.51%
Foreclosed & Repossessed Property	$27,137,913	$37,094,989	36.69%
Land & Buildings	$1,300,794,442	$1,426,614,300	9.67%
Other Fixed Assets	$159,342,829	$173,184,252	8.69%
All Other Assets	$1,721,353,315	$2,042,821,496	18.68%
TOTAL ASSETS	**$60,492,899,512**	**$66,022,899,981**	**9.14%**
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	$632,959,221	$715,339,597	13.02%
Draws Against Borrowing Capacity	$632,609,999	$502,299,999	-20.60%
Reverse Repurchase Agreements	$0	$0	0.00%
Subordinated Debt	$1,400,000	$1,400,000	0.00%
Allowance for Credit Exposure Loss	$4,973,430	$6,688,146	34.48%
Other Liabilities	$0	$0	0.00%
Total Liabilities	**$1,271,942,650**	**$1,225,727,742**	-3.63%
Regular Shares & Deposits	$8,486,263,785	$8,346,500,746	-1.65%
Money Market Shares	$15,578,549,491	$18,192,527,458	16.78%
Share Drafts	$9,353,949,664	$10,057,349,787	7.52%
IRA & Keogh	$1,579,782,333	$1,680,720,681	6.39%
Share Certificates	$17,911,739,067	$19,361,643,180	8.09%
Total Shares	**$52,910,284,340**	**$57,638,741,852**	**8.94%**
Undivided Earnings & Other Reserves	$6,247,363,127	$6,970,900,465	11.58%
FASB 115 Val Reserves	$13,214,957	$116,811,472	783.93%
Equity Acquired in Merger	$50,094,438	$70,718,450	41.17%
Total Reserves & Undivided Earnings	**$6,310,672,522**	**$7,158,430,387**	**13.43%**
TOTAL LIABILITIES & CAPITAL	**$60,492,899,512**	**$66,022,899,981**	**9.14%**

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

For credit unions based in Utah.

	4Q24	4Q25	%Chg
INCOME			
Loans	$3,008,285,950	$3,320,276,591	10.37%
(Less Rebates)	-$26,998	-$46,942	-73.87%
Investments	$362,408,035	$418,610,977	15.51%
Fee Income	$360,200,722	$405,165,121	12.48%
Trading + Other Operating	$391,865,179	$431,945,525	10.23%
Total Income	**$4,122,732,888**	**$4,575,951,272**	**10.99%**
EXPENSES			
Employee Compensation & Benefits	$896,060,279	$989,334,396	10.41%
Travel & Conference	$13,859,259	$16,041,923	15.75%
Office Occupancy	$97,626,958	$103,422,745	5.94%
Office Operations	$294,367,726	$338,330,958	14.93%
Education & Promotional	$91,995,517	$98,429,783	6.99%
Loan Servicing	$213,685,086	$228,654,712	7.01%
Professional Services	$74,194,448	$83,504,389	12.55%
Member Insurance	$253,225	$281,302	11.09%
Operating Fees	$5,034,773	$5,055,903	0.42%
Miscellaneous	$91,802,607	$94,428,077	2.86%
Operating Expense Subtotal	**$1,778,879,878**	**$1,957,484,188**	**10.04%**
Provision for Loan Losses	$447,352,364	$572,220,375	27.91%
Operating Exp. + Provision for Loan Losses	$2,226,232,242	$2,529,704,563	13.63%
Non-Operating Gain (Loss)	**$79,646,813**	$94,217,001	18.29%
Income before Dividends	$1,976,147,459	$2,140,463,710	8.31%
Interest on Borrowed Funds	$32,450,715	$20,726,760	-36.13%
Dividends	$1,353,714,520	$1,396,944,239	3.19%
Net Income	**$589,982,224**	**$722,792,711**	**22.51%**
SELECTED OPERATING DATA:			
Branches	487	494	1.44%
Members	3974971	4164793	4.78%
Potential Members	59822014	64411083	7.67%
Employees	9936	10525	5.93%
Members/Employee	400	396	-1.09%
Average Salary & Benefits/Employee	$90,183	$93,999	4.23%
Total YTD Loan Originations	**$18,946,545,668**	**$21,556,185,629**	**13.77%**

Utah Credit Union Peer Group Performance as of December 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	58	24	13	7	14
Average Assets	$1,709,275,352	$18,042,797	$124,461,972	$452,072,477	$6,708,745,023
12-month growth					
Net Worth Growth	11.92%	4.75%	7.53%	5.93%	8.55%
Loan Growth	10.62%	-4.30%	1.47%	5.72%	7.32%
Share Growth	10.82%	-0.01%	5.93%	6.68%	7.44%
Member Growth	6.84%	-2.50%	0.19%	1.44%	3.73%
Capital					
Net worth/Assets	10.93%	17.79%	11.20%	11.24%	10.88%
Solvency Ratio	113.80%	122.64%	113.53%	113.39%	113.78%
Allowance for Loan Losses/Delinquent Loans	127.37%	106.82%	74.25%	121.97%	128.54%
Delinquency Ratio	1.04%	1.16%	1.32%	0.57%	1.05%
Earnings					
ROA	0.94%	0.78%	0.81%	0.69%	0.93%
Non-Interest Income/Average Assets	1.32%	0.65%	1.04%	1.12%	1.32%
Net interest Margin	3.45%	3.52%	3.40%	3.00%	3.41%
Operating Expenses/Average Assets	3.13%	3.19%	3.15%	3.12%	3.08%
Yield on Average Earning Assets	5.91%	5.13%	5.65%	5.44%	5.84%
Cost of Funds	2.44%	1.76%	2.11%	2.34%	2.41%
Productivity					
Income per member	$1,097	$677	$984	$1,138	$1,100
Income per employee	$427,980	$284,453	$320,488	$336,055	$434,788
Operating expense per member	$495	$384	$491	$572	$493
Assets per employee	$6,573,482	$5,094,437	$5,322,387	$5,666,083	$6,645,142
YTD Loan Originations/Employee	$1,946,436	$1,081,011	$1,287,761	$1,504,213	$1,983,281
Member Service Usage					
Auto Loan Penetration	22.82%	31.33%	24.10%	21.01%	22.80%
Share draft penetration	67.75%	36.17%	61.80%	63.95%	68.17%
Credit card penetration	20.10%	3.80%	17.57%	17.33%	20.33%
$ Average share balance	$14,195	$9,881	$13,594	$15,888	$14,183
# Loan and Share Accounts per member	2.91	2.23	2.76	2.84	2.92
Lending Profile					
Loans to Shares	89.61%	72.56%	77.25%	85.85%	90.03%
Average Loan Balance	$20,619	$13,637	$16,504	$24,021	$20,642
$ Total Loans Outstanding/Employees	$5,063,828	$3,019,390	$3,588,749	$4,107,816	$5,145,626
% of RE loans to total loans	52.94%	36.24%	49.02%	65.30%	52.67%

Utah Credit Unions under $10 million in assets

as of December 31, 2025
CUs in group: 13

12-month share growth

Credit Union	Share growth	Shares
SEA	14.33%	$5,597,640
CUP	11.96%	$8,395,264
North Sanpete	5.24%	$951,778
Hollyfrontier Employee's	3.96%	$3,985,476
Beckstrand and Associates	0.00%	$115

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Beckstrand and Associates	99.72%	$164,856
Hollyfrontier Employee's	34.93%	$5,919,707
Valley Wide	28.93%	$474,006
Presto Lewiston Employees	28.43%	$337,369
North Sanpete	23.54%	$1,235,300
SEA	20.52%	$6,988,106
Uintah	20.47%	$3,997,162
Flexpak	20.37%	$1,910,781
Gibbons and Reed Employees	18.27%	$6,353,584
Orem City Employees	15.39%	$2,585,113

12-month loan growth

Credit Union	Loan Growth	Loans
Uintah	16.47%	$1,081,245
CUP	9.47%	$7,686,639
SEA	3.74%	$4,571,394

Return on Assets

Credit Union	ROA	Assets
Beckstrand and Associates	2.38%	$164,856
Uintah	2.37%	$3,997,162
Hollyfrontier Employee's	1.23%	$5,919,707
Gibbons and Reed Employees	1.02%	$6,353,584
Valley Wide	1.00%	$474,006
Flexpak	0.79%	$1,910,781
South Sanpete	0.72%	$1,063,908
CUP	0.62%	$9,851,364
SEA	0.59%	$6,988,106
North Sanpete	0.35%	$1,235,300

12-month member growth

Credit Union	Mbr. Growth	Members
CUP	6.76%	790
SEA	3.18%	681
South Sanpete	2.08%	196
Beckstrand and Associates	0.00%	16
North Sanpete	0.00%	350

Loans/Shares

Credit Union	Loans/Shares	Shares
Hollyfrontier Employee's	118.63%	$3,985,476
Flexpak	95.76%	$1,539,036
CUP	87.75%	$8,395,264
SEA	81.67%	$5,597,640
Presto Lewiston Employees	80.37%	$247,595
North Sanpete	78.61%	$951,778
Orem City Employees	68.53%	$2,185,684
South Sanpete	66.31%	$926,799
Valley Wide	42.83%	$335,525
Uintah	33.77%	$3,202,166

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

as of December 31, 2025
CUs in group: 17

12-month share growth

Credit Union	Share growth	Shares
Education 1st	41.18%	$56,285,819
Kings Peak	17.26%	$59,906,024
Desertview	12.46%	$41,242,361
Firefighters	11.69%	$56,718,488
Varex	7.45%	$13,671,583
Devils Slide	6.43%	$17,665,609
P&S	5.32%	$22,246,773
Local Union 354 IBEW	4.62%	$33,630,970
Logan Medical	3.81%	$26,335,368
Millard County	3.42%	$54,786,400

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Nephi Western Employees	35.11%	$45,183,563
Hi-land	29.10%	$40,545,254
Varex	18.71%	$16,823,569
Logan Medical	18.58%	$32,348,807
Local Union 354 IBEW	16.35%	$40,060,244
Desertview	15.79%	$47,595,410
San Juan	15.44%	$29,192,877
New Heights	14.47%	$28,327,650
Devils Slide	13.78%	$20,503,151
Freedom	11.96%	$68,266,130

12-month loan growth

Credit Union	Loan Growth	Loans
Kings Peak	19.00%	$49,050,338
Education 1st	13.89%	$55,852,027
Devils Slide	6.33%	$14,418,523
Freedom	4.48%	$49,388,954
San Juan	0.24%	$18,188,963

Return on Assets

Credit Union	ROA	Assets
Local Union 354 IBEW	1.82%	$40,060,244
Kings Peak	1.47%	$65,708,165
P&S	1.44%	$25,525,922
Nephi Western Employees	1.37%	$45,183,563
Desertview	1.24%	$47,595,410
Millard County	1.00%	$61,822,173
Logan Medical	0.97%	$32,348,807
San Juan	0.93%	$29,192,877
Freedom	0.83%	$68,266,130
Education 1st	0.58%	$73,855,626

12-month member growth

Credit Union	Mbr. Growth	Members
Kings Peak	9.56%	3,817
Freedom	8.38%	4,150
Devils Slide	2.84%	1,739
Local Union 354 IBEW	0.04%	2,647
National JACL	0.03%	3,087

Loans/Shares

Credit Union	Loans/Shares	Shares
Hi-land	113.45%	$28,850,664
Nephi Western Employees	98.46%	$29,375,312
Local Union 354 IBEW	86.41%	$33,630,970
Freedom	82.96%	$59,033,971
Education 1st	82.47%	$56,285,819
Kings Peak	81.88%	$59,906,024
Devils Slide	81.62%	$17,665,609
P&S	74.54%	$22,246,773
Firefighters	73.28%	$56,718,488
San Juan	72.76%	$24,998,651

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

as of December 31, 2025

CUs in group: 14

12-month share growth

Credit Union	Share growth	Shares
Jordan	10.78%	$378,072,080
Eastern Utah Community	10.42%	$190,663,727
Wasatch Peaks	8.94%	$497,543,772
Members First	8.75%	$171,212,021
Utah Heritage	8.05%	$138,620,382
Alpine	7.75%	$320,917,617
Nebo	4.07%	$121,536,591
Pacific Horizon	3.43%	$125,252,187
Elevate	3.25%	$196,643,431
Horizon Utah	3.18%	$161,211,627

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Elevate	21.05%	$249,366,720
Nebo	16.73%	$144,624,012
Members First	14.89%	$199,677,613
Eastern Utah Community	13.95%	$221,361,526
Horizon Utah	12.72%	$184,778,006
Utah Heritage	12.56%	$159,744,705
American United	12.05%	$381,431,650
Pacific Horizon	10.95%	$138,218,248
Wasatch Peaks	10.71%	$632,092,192
Alpine	10.29%	$359,385,172

12-month loan growth

Credit Union	Loan Growth	Loans
Elevate	14.32%	$160,247,677
Wasatch Peaks	9.13%	$530,744,428
Desert Rivers	8.93%	$95,963,961
Jordan	5.81%	$230,756,636
Alpine	4.09%	$247,492,196
Members First	4.01%	$95,780,276
Utah Heritage	3.41%	$110,549,530
Nebo	1.62%	$102,751,441
Horizon Utah	1.06%	$90,805,900
American United	3.18%	$161,211,627

Return on Assets

Credit Union	ROA	Assets
Members First	1.84%	$199,677,613
Utah Heritage	1.78%	$159,744,705
Elevate	1.74%	$249,366,720
Eastern Utah Community	1.30%	$221,361,526
Desert Rivers	1.01%	$116,554,330
Pacific Horizon	0.85%	$138,218,248
Wasatch Peaks	0.76%	$632,092,192
Alpine	0.71%	$359,385,172
American United	0.51%	$381,431,650
Hercules First	0.48%	$163,396,123

12-month member growth

Credit Union	Mbr. Growth	Members
Desert Rivers	5.35%	8,389
Elevate	2.45%	15,202
Wasatch Peaks	2.29%	31,776
Eastern Utah Community	1.53%	12,623
Nebo	0.10%	12,769

Loans/Shares

Credit Union	Loans/Shares	Shares
Wasatch Peaks	102.54%	$497,543,772
Hercules First	99.16%	$110,006,633
Desert Rivers	94.02%	$102,065,449
American United	93.79%	$320,898,147
Pacific Horizon	84.72%	$125,252,187
Nebo	84.54%	$121,536,591
Ascent	81.70%	$155,786,327
Elevate	81.49%	$196,643,431
Utah Heritage	79.75%	$138,620,382
Alpine	77.12%	$320,917,617

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

as of December 31, 2025
CUs in group: 15

12-month share growth

Credit Union	Share growth	Shares
Utah Community	16.49%	$3,257,068,085
Goldenwest	14.20%	$3,371,360,715
Utah First	10.83%	$700,008,364
Operating in Utah	10.82%	$1,458,135,291
Cyprus	9.27%	$1,614,023,478
America First	8.59%	$20,752,784,237
Mountain America	8.40%	$19,249,650,968
Deseret First	8.06%	$1,110,109,779
Operating Engineers Local Union #3	8.04%	$1,415,845,730
Canyon View	5.77%	$1,810,464,232

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Operating Engineers Local Union #3	14.61%	$1,664,941,044
Goldenwest	14.45%	$3,952,280,612
Chevron	13.47%	$5,101,944,967
Utah Power	13.21%	$1,057,124,954
America First	13.07%	$23,786,797,532
Cyprus	12.55%	$1,925,779,790
Operating in Utah	11.89%	$1,709,275,352
Security Service	11.75%	$14,184,933,201
Delta Community	11.12%	$8,930,118,907
Utah Community	11.03%	$3,740,595,606

12-month loan growth

Credit Union	Loan Growth	Loans
Goldenwest	18.79%	$3,286,590,698
Utah Community	15.45%	$3,056,309,266
Operating in Utah	10.62%	$1,316,726,305
Utah First	10.00%	$931,600,299
Delta Community	9.77%	$6,259,130,182
Utah Power	9.06%	$517,023,771
Canyon View	8.43%	$1,798,440,989
Mountain America	8.26%	$18,149,577,735
America First	7.74%	$16,650,675,099
Cyprus	5.93%	$1,745,880,841

Return on Assets

Credit Union	ROA	Assets
Goldenwest	1.76%	$3,952,280,612
America First	1.47%	$23,786,797,532
Utah Community	1.18%	$3,740,595,606
Utah First	1.06%	$1,131,559,410
Operating Engineers Local Union #3	0.98%	$1,664,941,044
Operating in Utah	0.94%	$1,709,275,352
Mountain America	0.89%	$21,863,840,276
Cyprus	0.85%	$1,925,779,790
Deseret First	0.82%	$1,235,547,903
Utah Power	0.81%	$1,057,124,954

12-month member growth

Credit Union	Mbr. Growth	Members
Utah First	9.81%	44,697
Utah Community	8.94%	265,405
Operating Engineers Local Union #3	7.41%	121,254
Granite	7.10%	39,926
Operating in Utah	6.84%	102,720
Goldenwest	6.66%	208,088
Mountain America	6.33%	1,406,629
Deseret First	5.82%	86,458
Cyprus	5.25%	148,414
America First	4.41%	1,554,689

Loans/Shares

Credit Union	Loans/Shares	Shares
Security Service	105.85%	$11,020,350,201
Cyprus	105.22%	$1,614,023,478
Utah First	104.08%	$700,008,364
Canyon View	99.34%	$1,810,464,232
Goldenwest	97.49%	$3,371,360,715
Chartway	95.87%	$2,707,821,526
Mountain America	93.64%	$19,249,650,968
Granite	93.14%	$740,308,572
Utah Community	93.03%	$3,257,068,085
Chevron	91.86%	$4,418,548,623

* 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.