

Utah Credit Union Performance Summary

2nd Quarter 2025



Utah Credit Union Performance Summary 2nd 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 June 30, 2025

	US Cus	UT CUs*	UT as % of Industry
Number of CUs	4,460	54	1.21%
Federal Chartered CUs	2,740	32	1.17%
State-Chartered CUs, NCUSIF insured	1,630	22	1.35%
State-Chartered CUs, ASI insured	90	-	0.00%
Total State Chartered CUs	1,720	22	1.28%
Total Members	145,044,214	4,078,574	2.81%
Members, average per CU	32,521	75,529	232.25%
# of Mergers/Liquidations YTD	230	2	0.87%
Total Assets	\$2,401,501,621,525	\$64,094,040,910	2.67%
Total Loans	\$1,696,068,679,980	\$48,826,010,946	2.88%
Total Shares	\$2,016,873,748,522	\$55,690,307,907	2.76%
Total Capital	\$288,193,026,044	\$7,371,212,822	2.56%
Average Asset Size	\$538,453,278	\$1,186,926,684	220.43%

Straight averages as a % of Average Assets

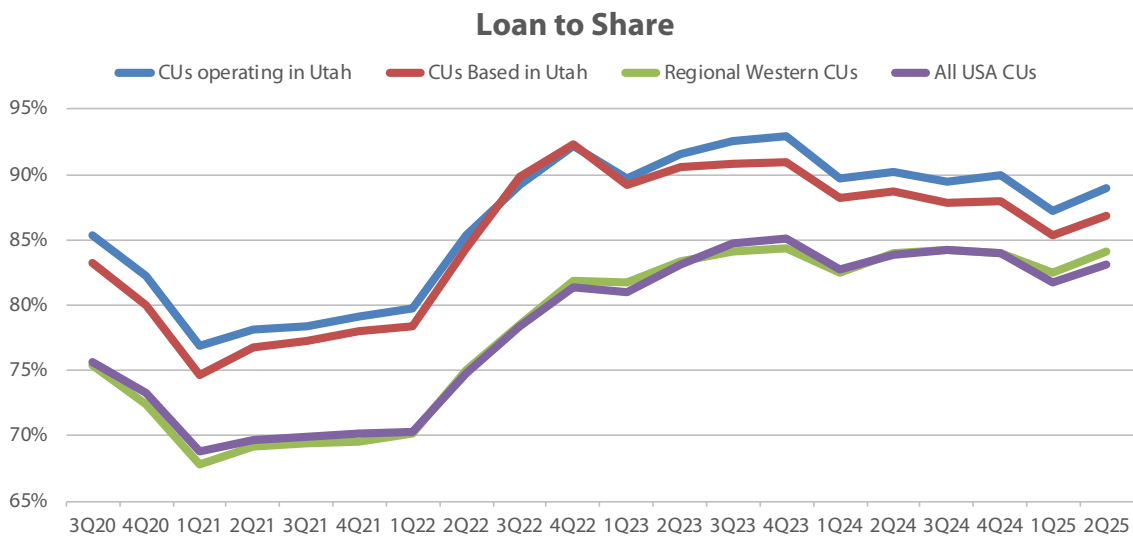
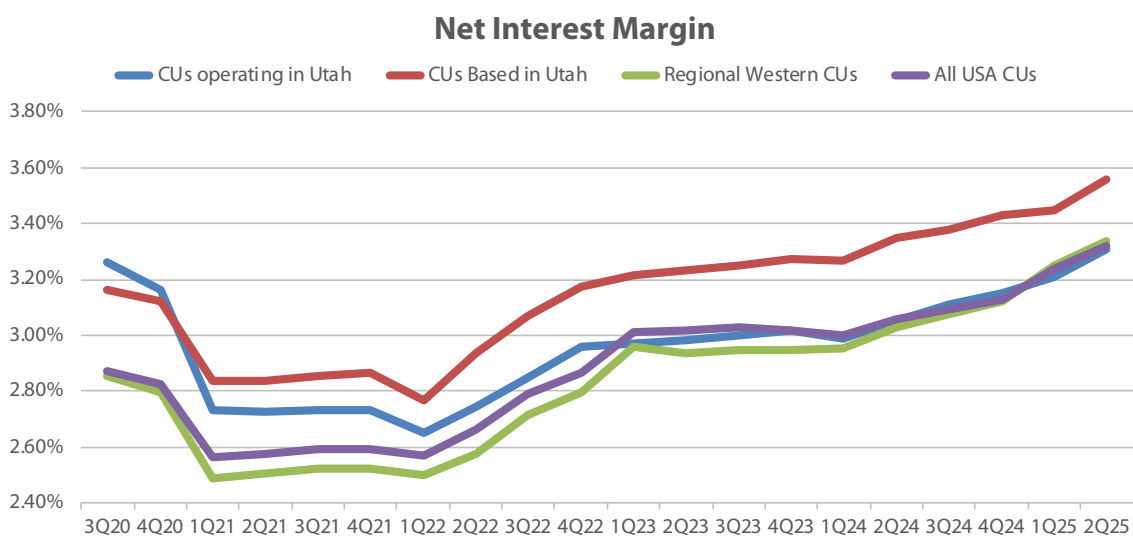
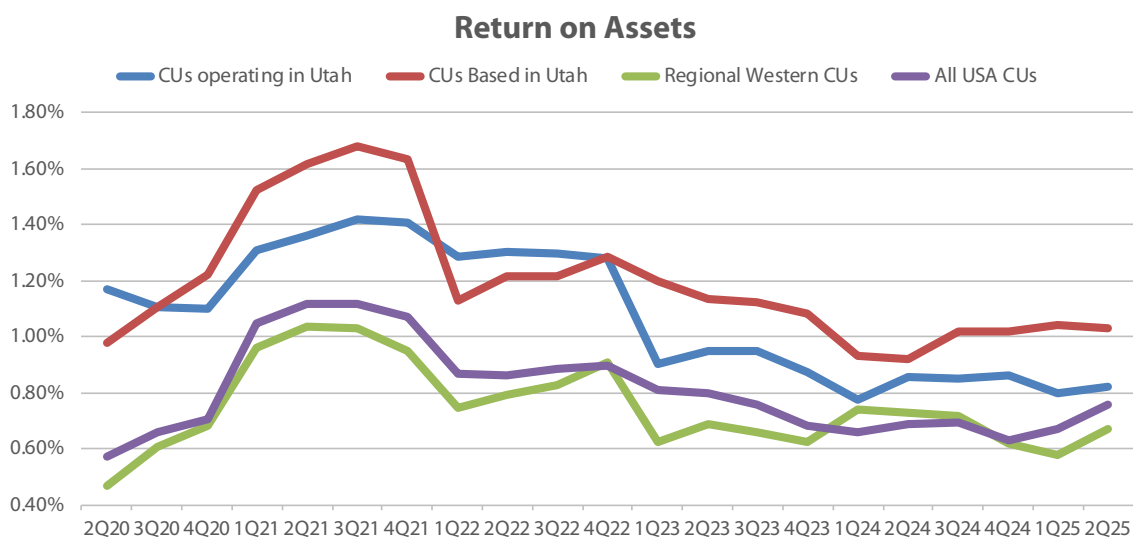
	US CUs	UT CUs*
Interest Income (annualized)	5.16%	5.81%
Interest Expense (annualized)	1.84%	2.26%
Net Interest Margin	3.32%	3.56%
Loss Provisions (annualized)	0.58%	0.87%
Operating Expenses	3.10%	3.05%
Non-interest income (annualized)	1.11%	1.39%
ROA	0.76%	1.03%

Straight averages

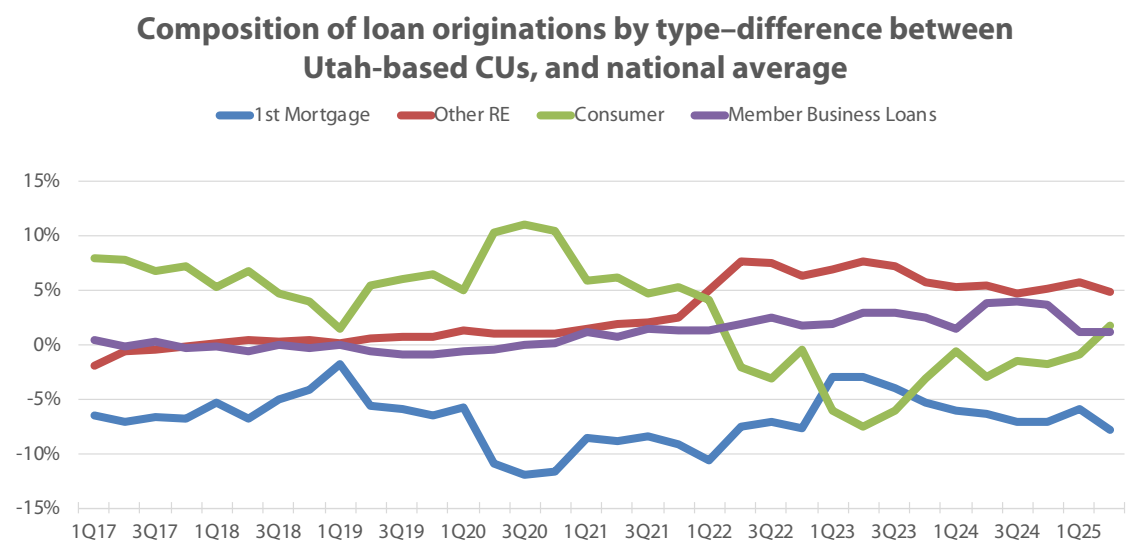
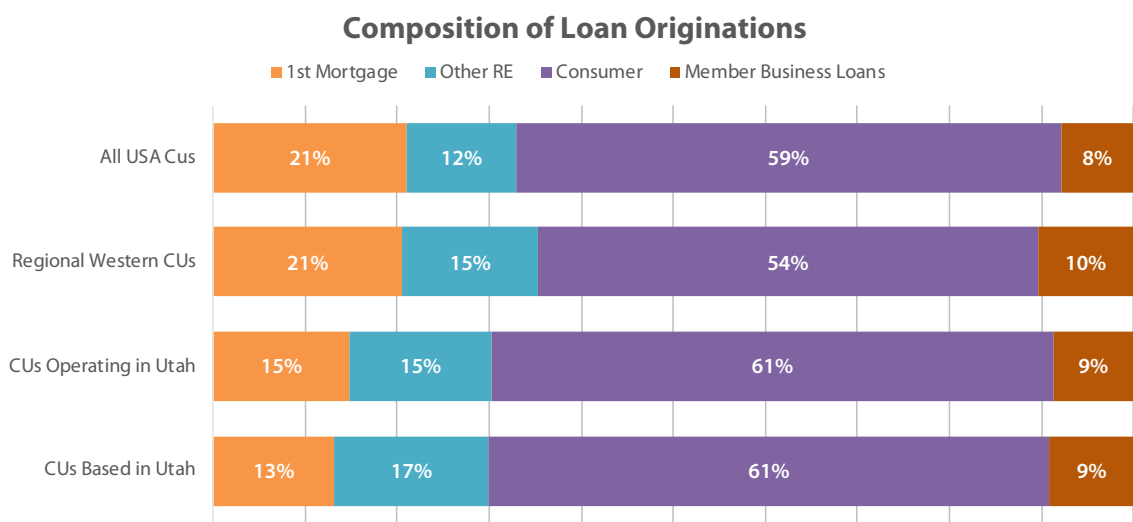
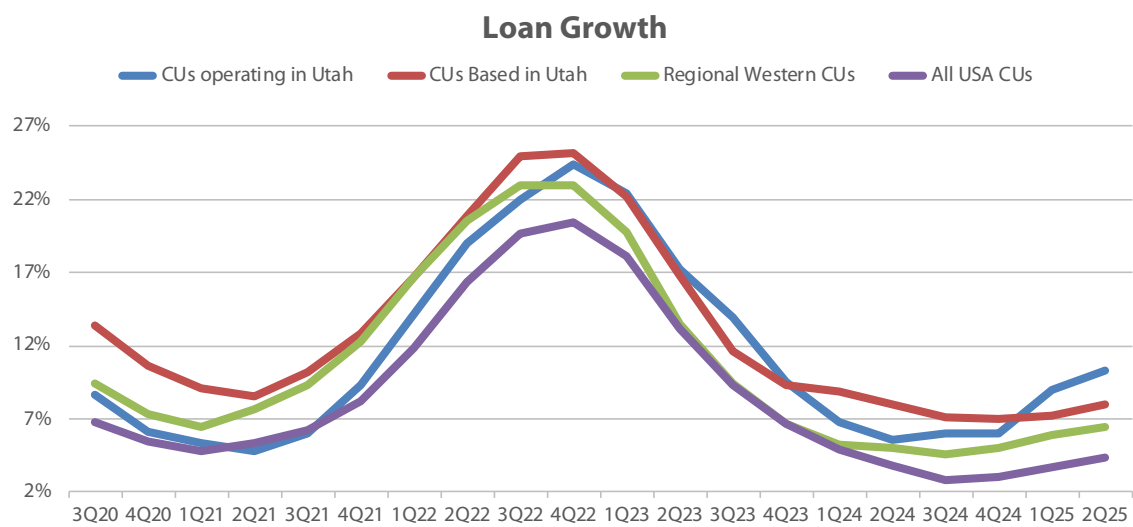
	US CUs	UT CUs*
12-month loan growth	4.40%	8.03%
12-month share growth	5.46%	10.25%
12-month capital growth	6.74%	13.06%
12-month asset growth	4.06%	9.83%
Loans/Shares	83.08%	86.90%
Net Worth/Assets	11.21%	10.41%
Capital/Assets	12.00%	11.50%
Delinquency Ratio	0.90%	1.03%
Average Loan Balance	\$18,788	\$18,373
Average Share Balance	\$13,905	\$13,654

* Credit unions based in Utah

Key Ratios as of June 30, 2025

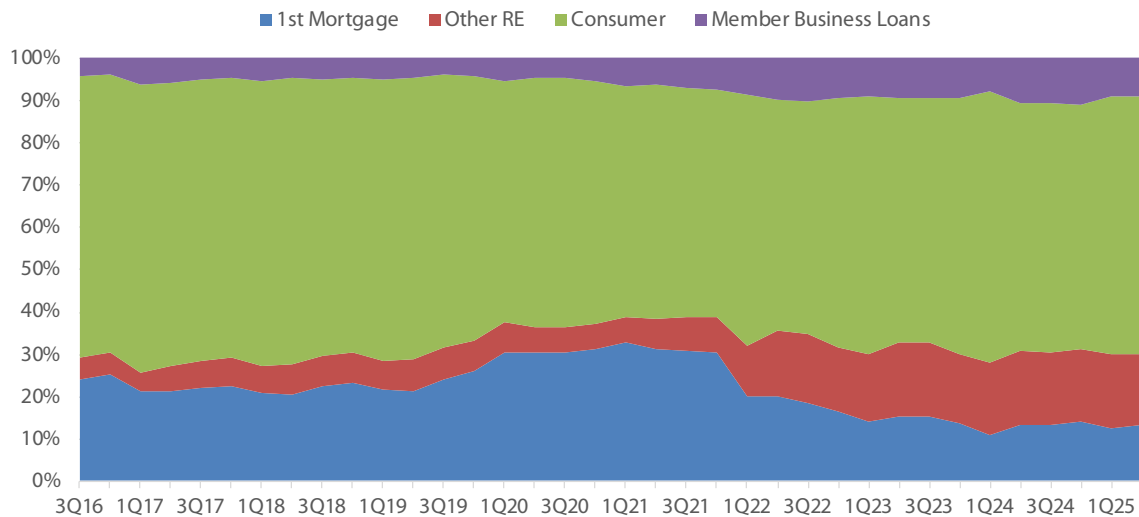


Lending – Overview as of June 30, 2025

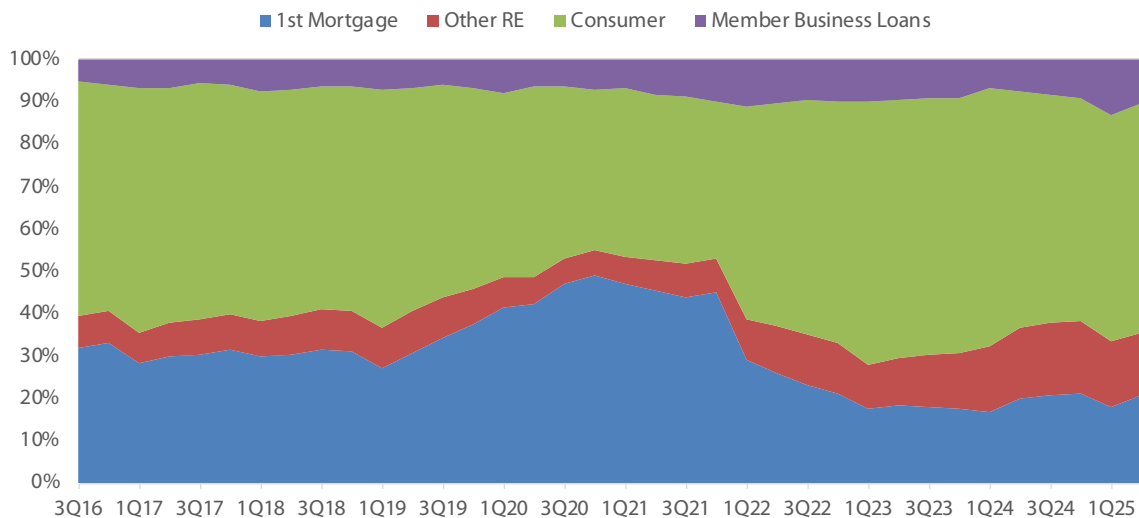


Lending – Overview as of June 30, 2025

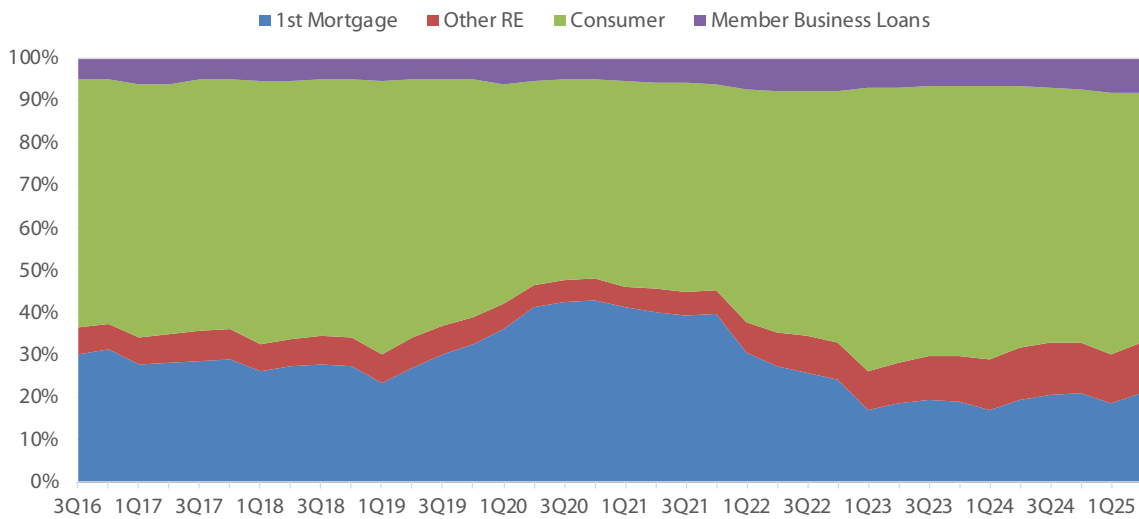
Composition of Loan Originations, CUs based in Utah



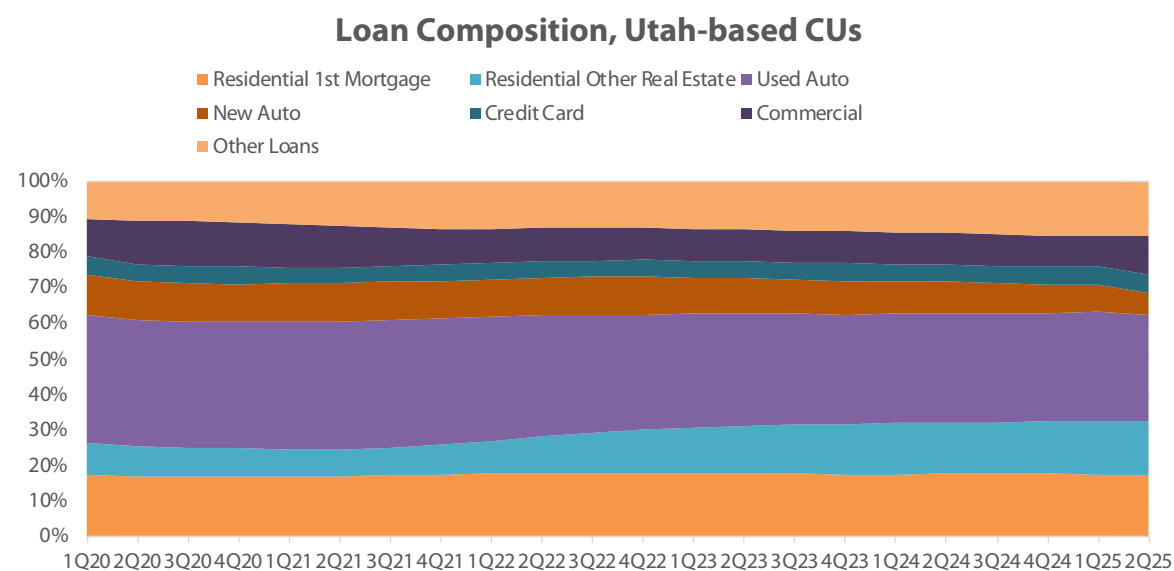
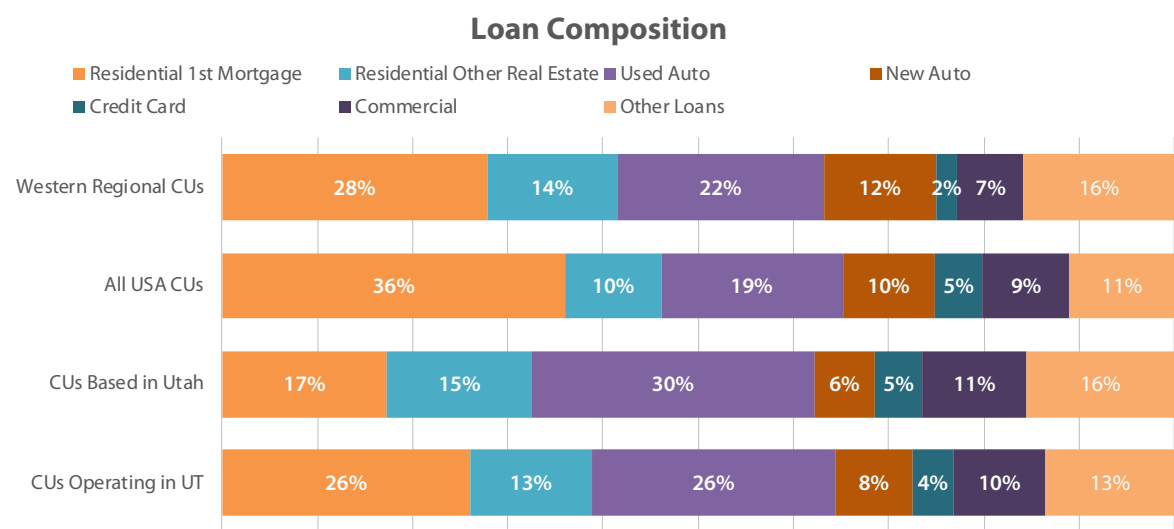
Composition of Loan Originations, Regional Western CUs

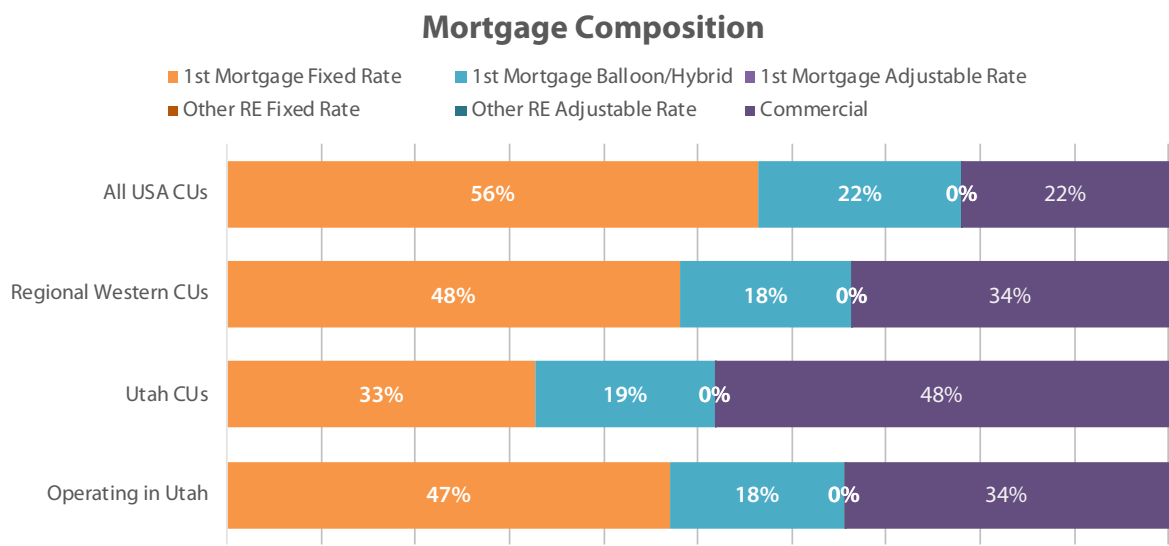
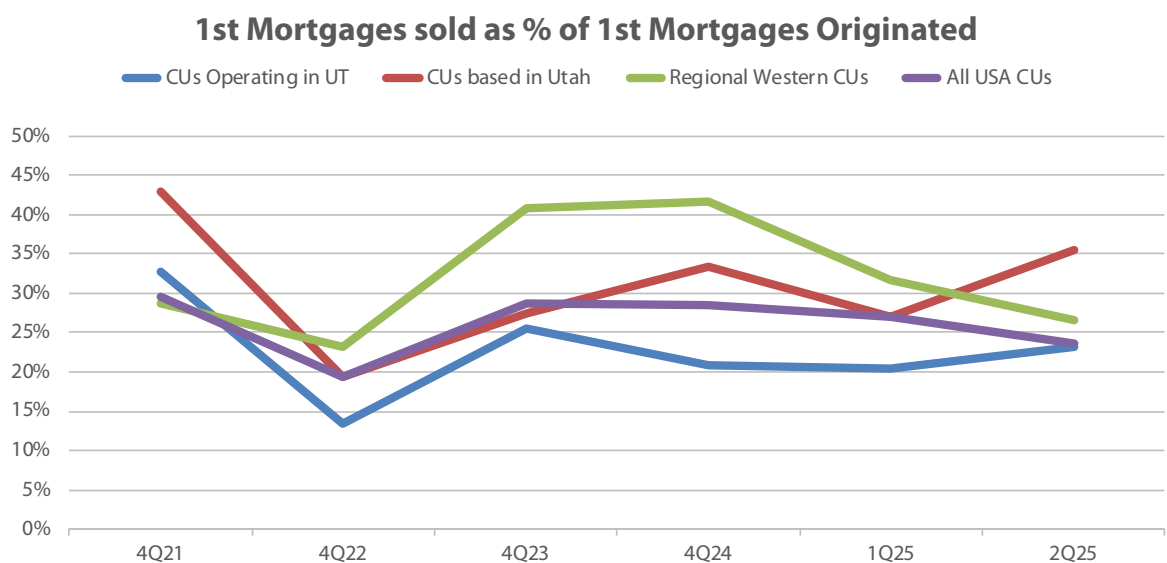
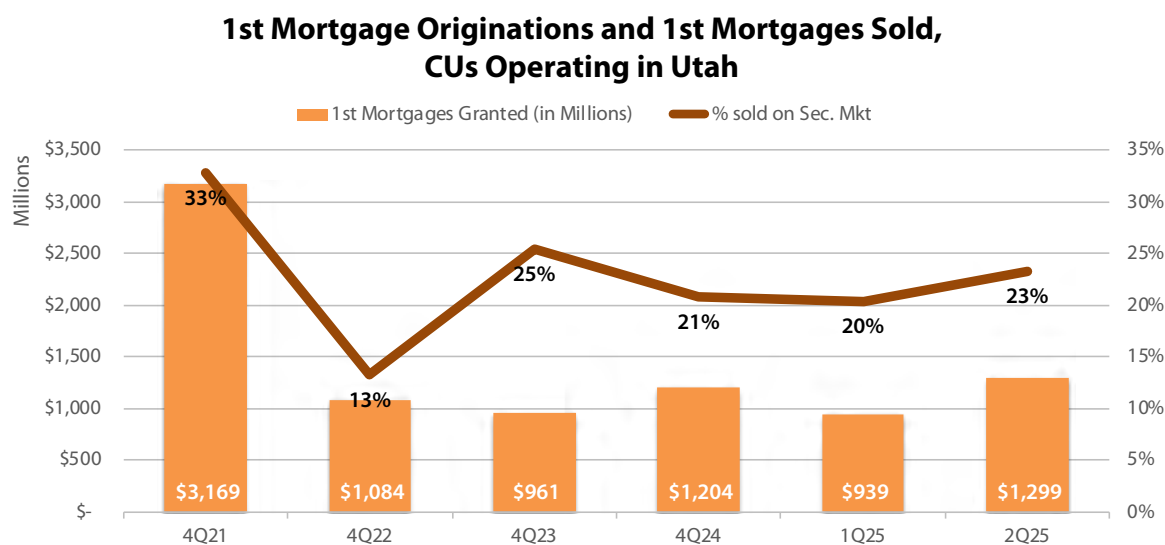


Composition of Loan Originations, All USA CUs

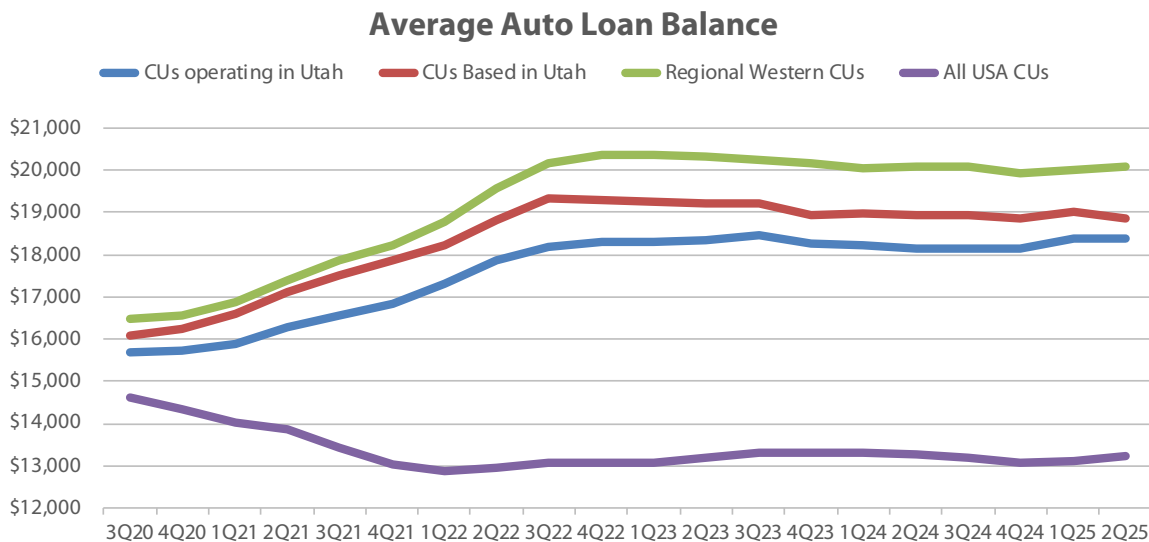
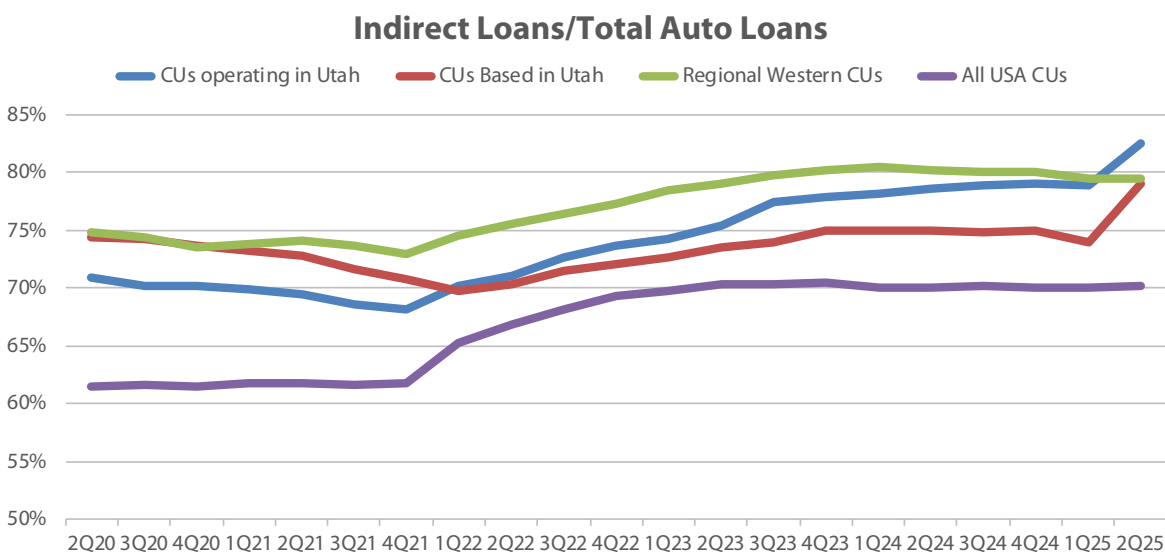
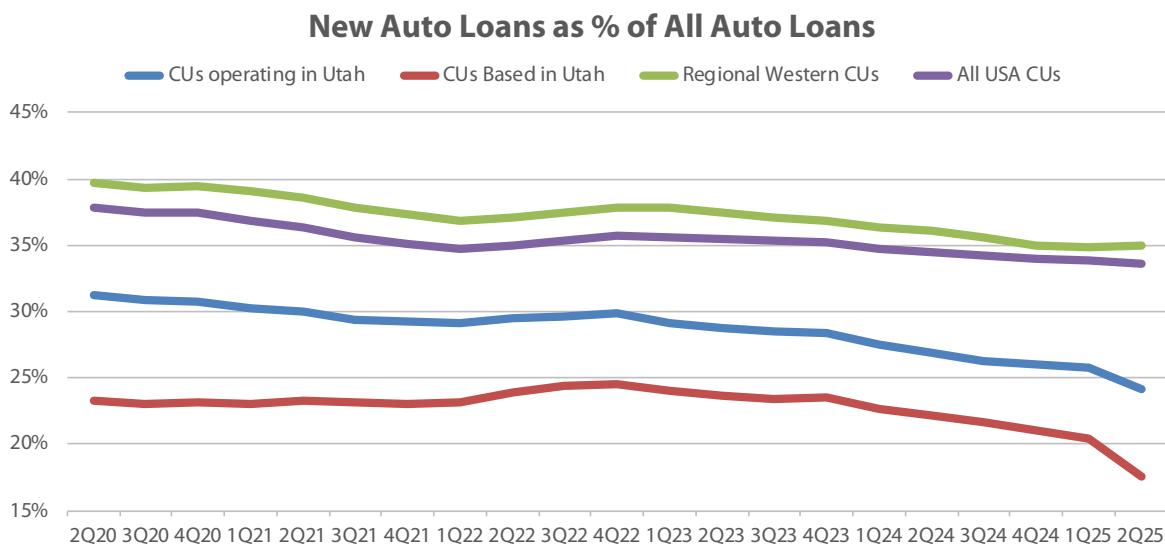


Lending – Overview as of June 30, 2025

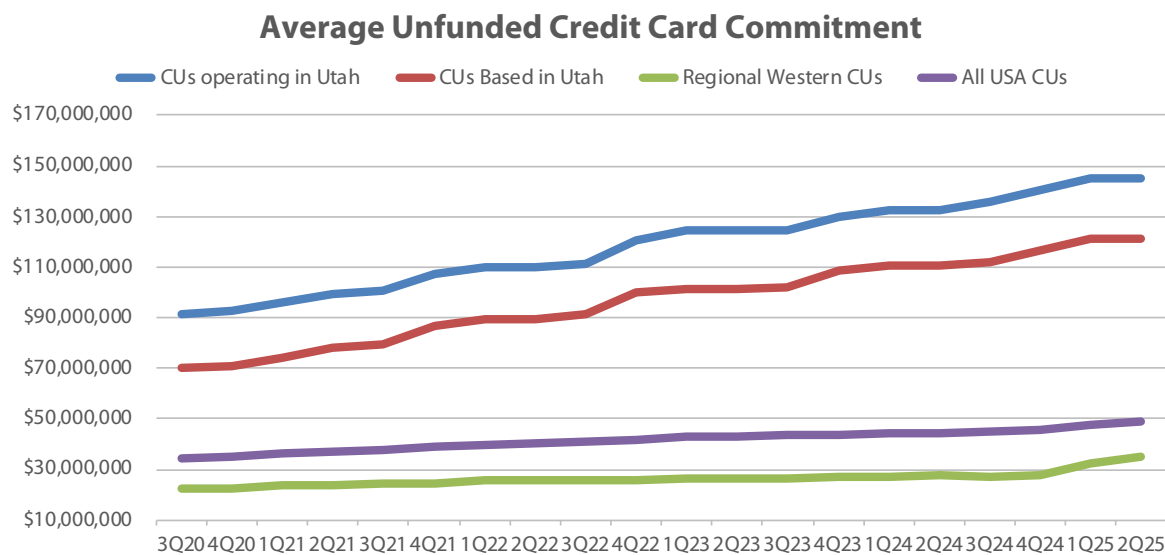
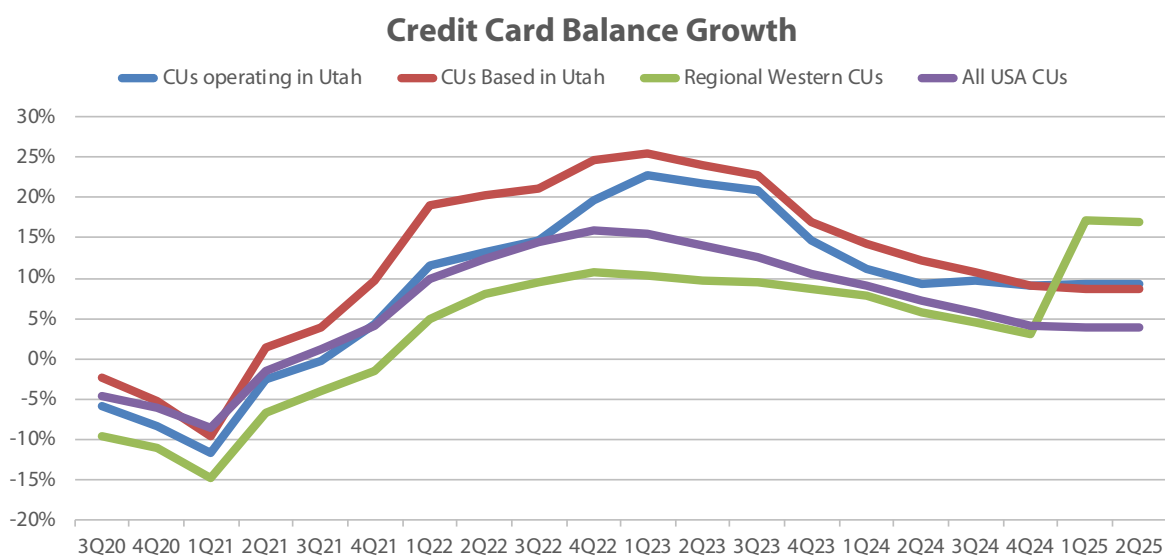
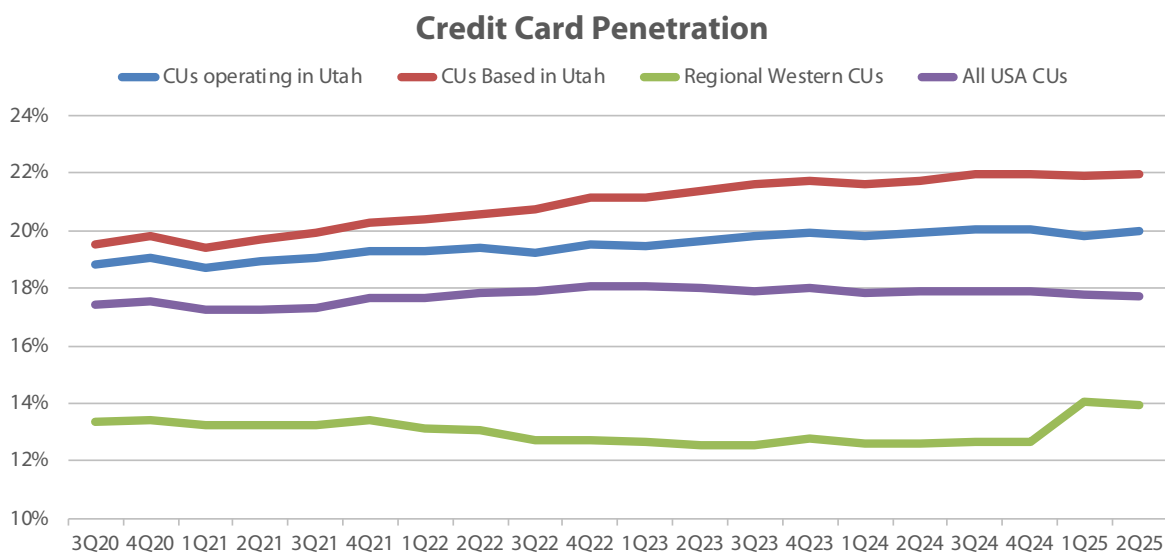




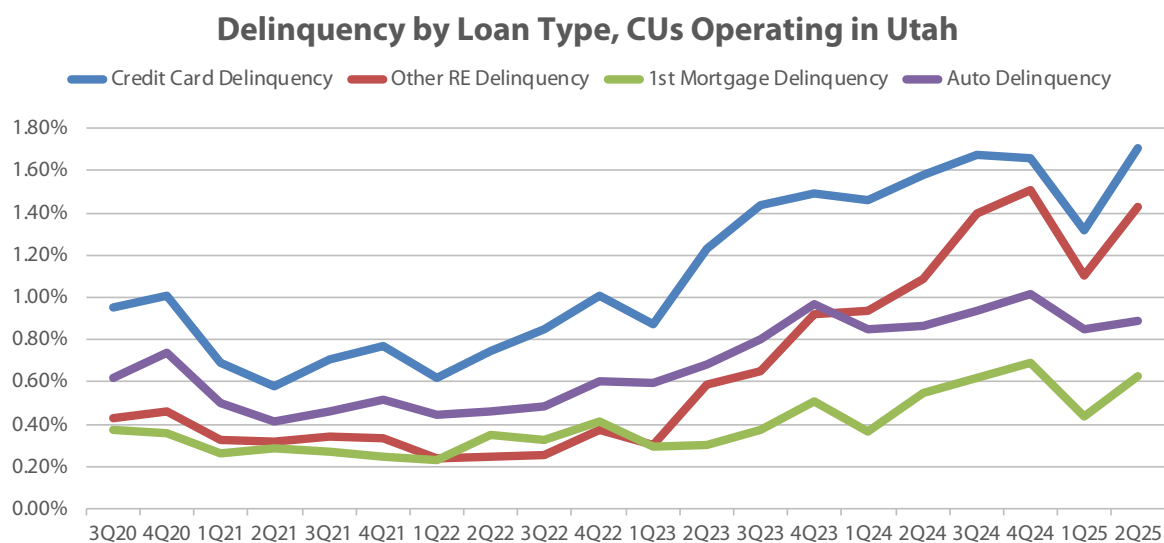
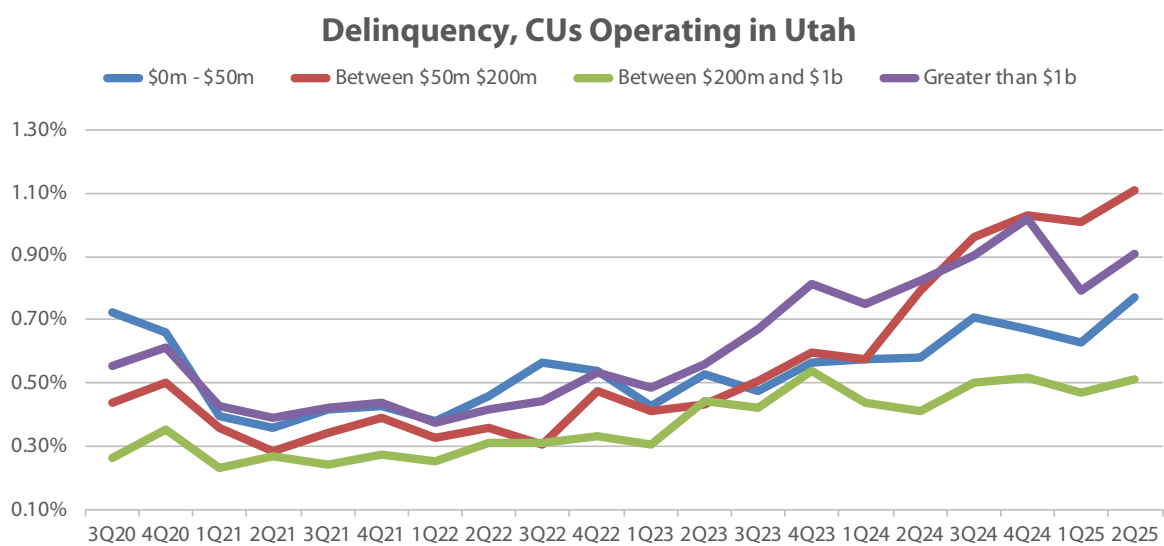
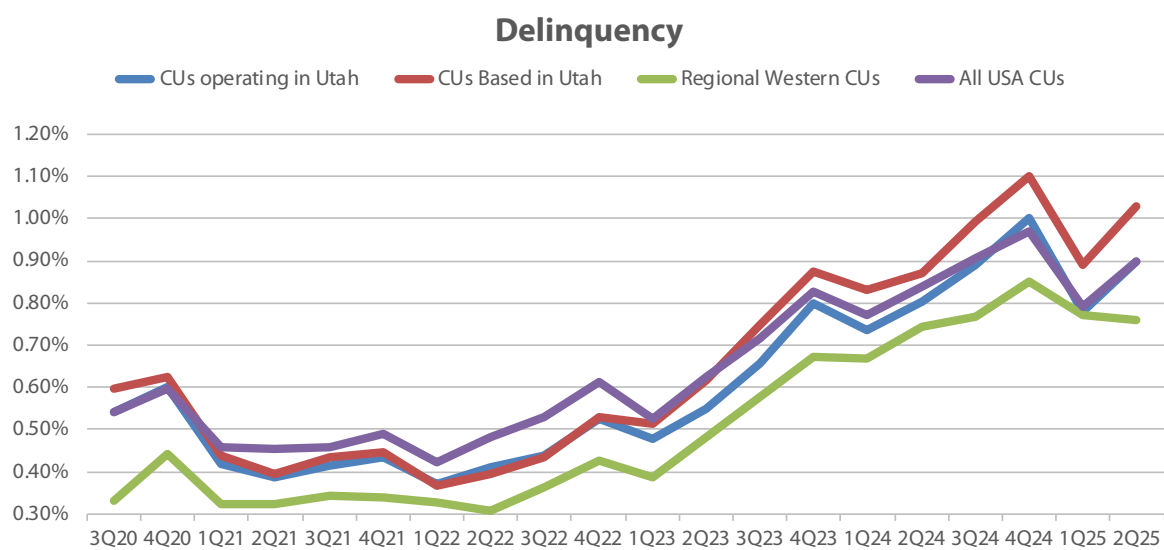
Lending – Auto as of June 30, 2025



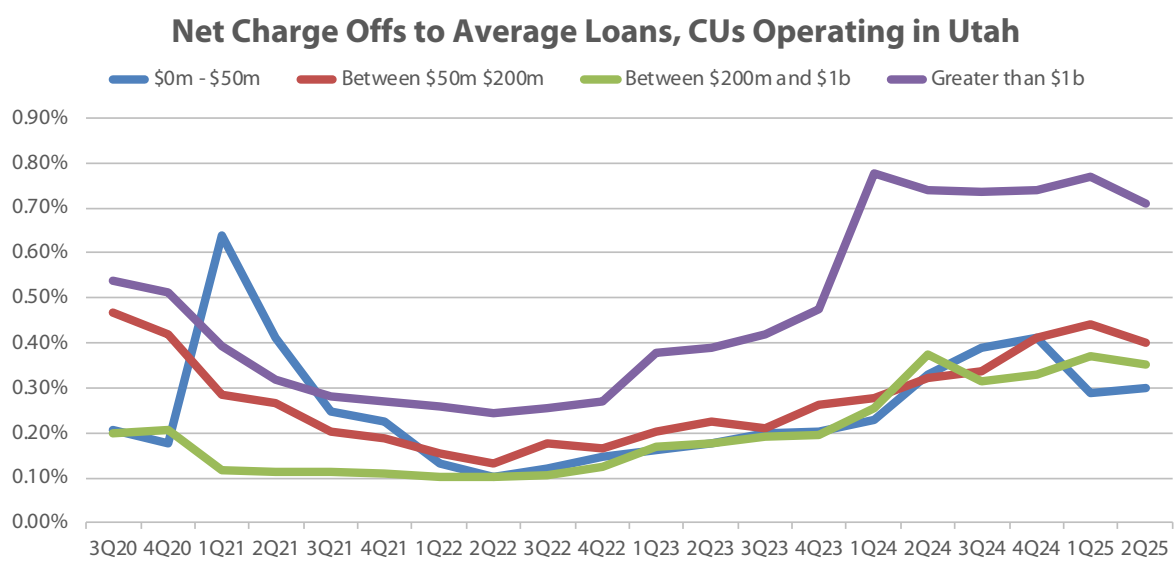
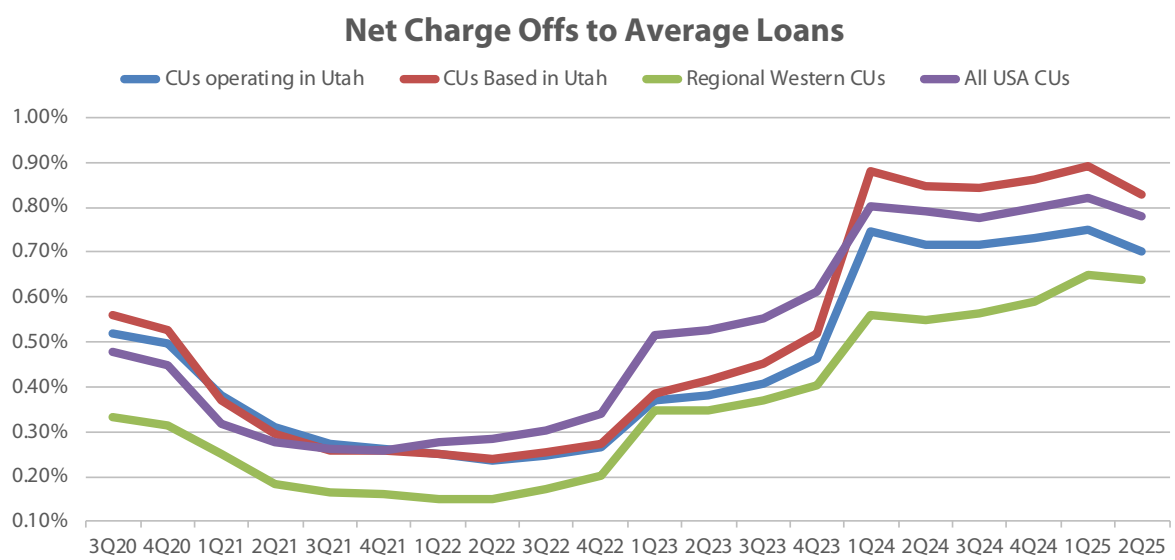
Lending – Credit Cards as of June 30, 2025

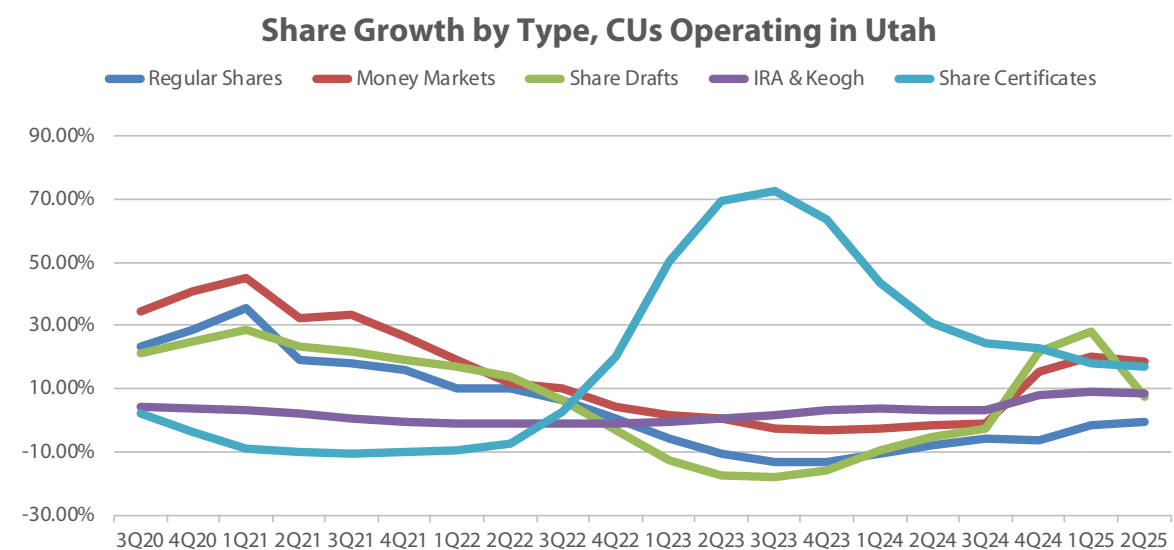
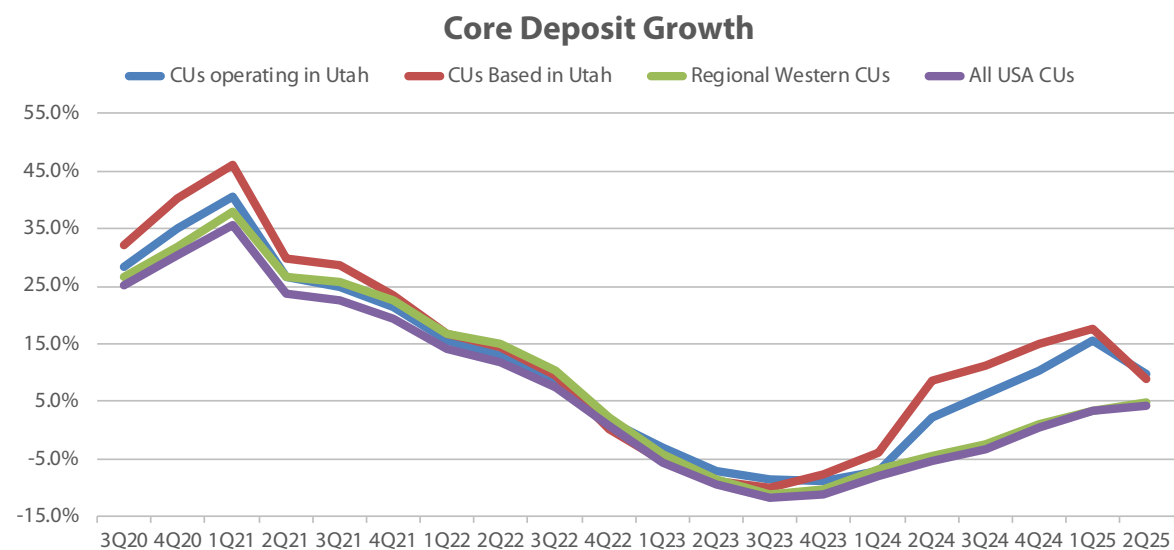
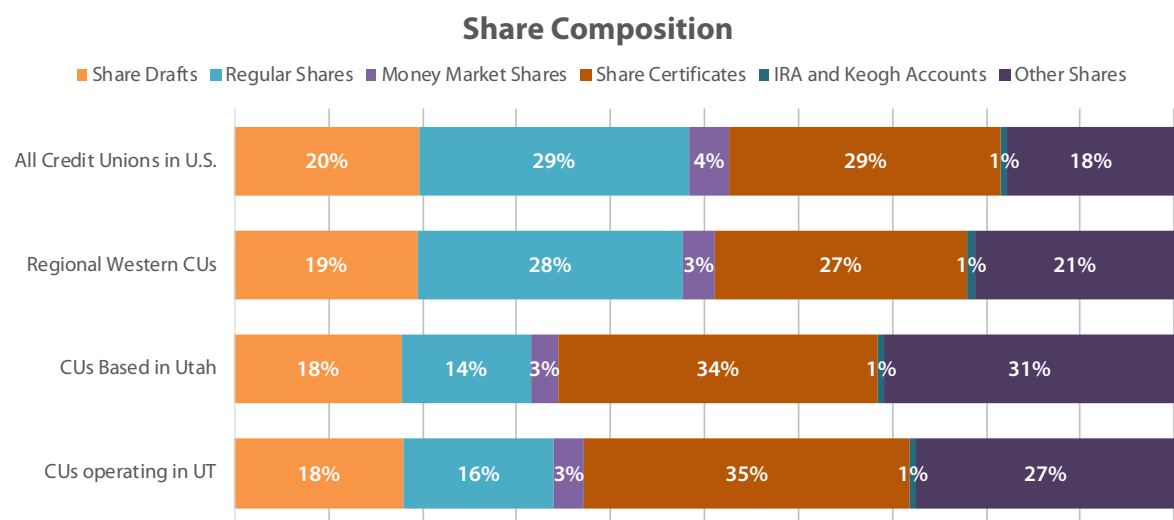


Asset Quality as of June 30, 2025

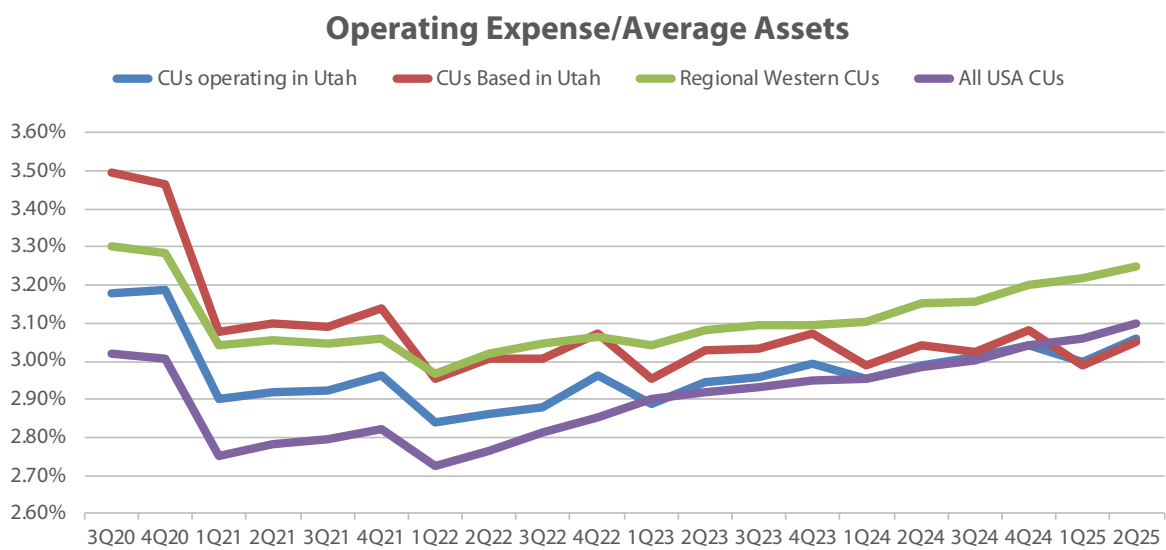
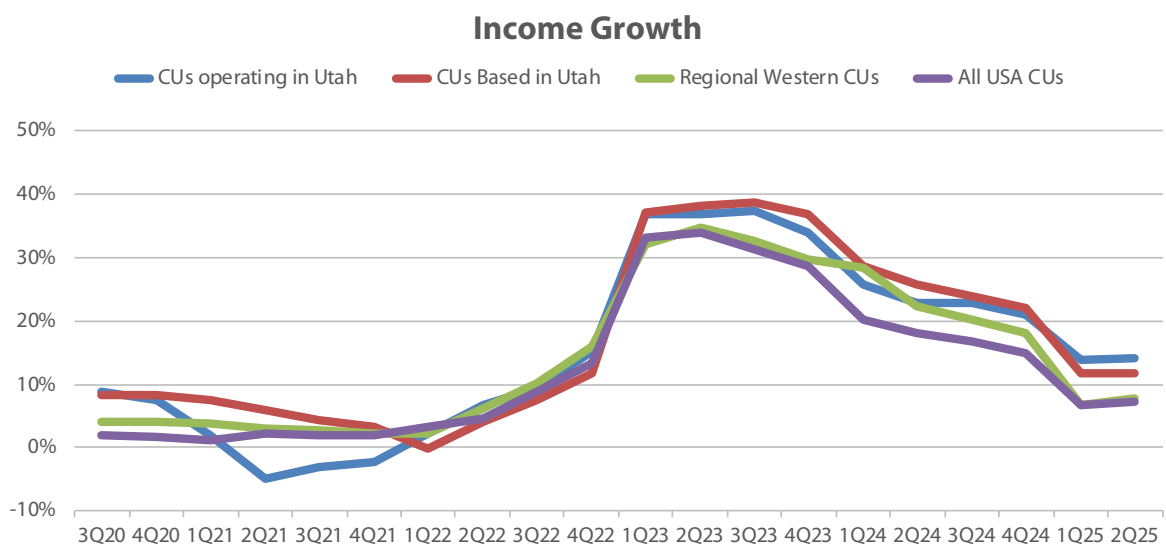
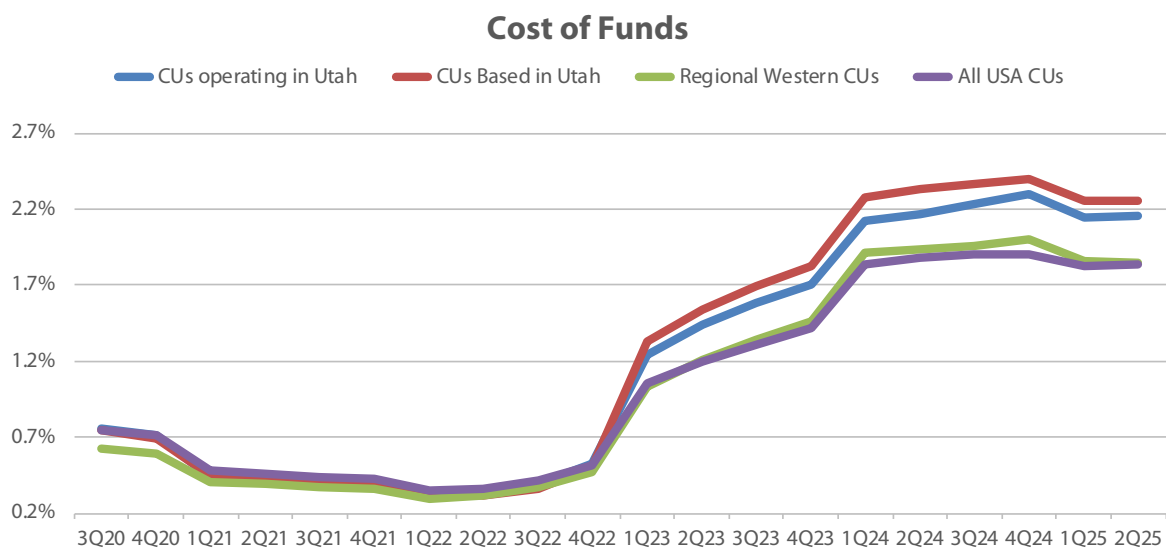


Asset Quality – continued as of June 30, 2025

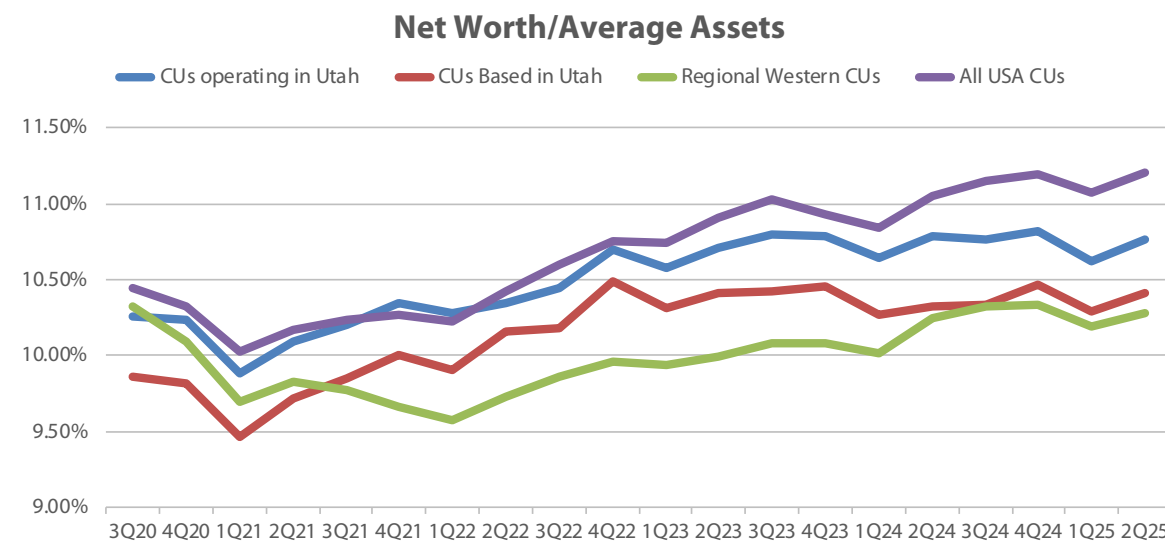
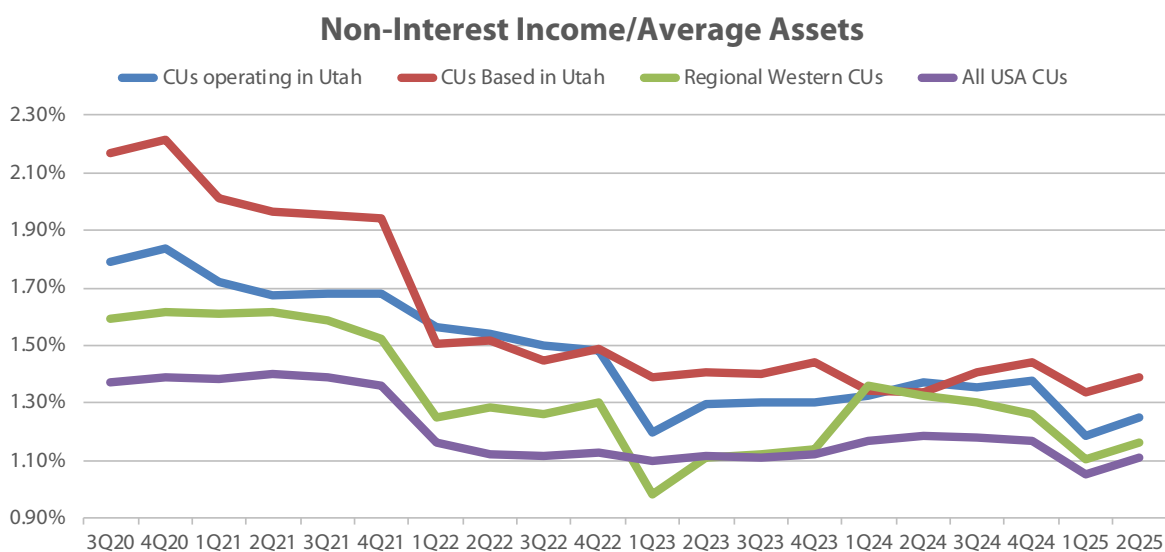
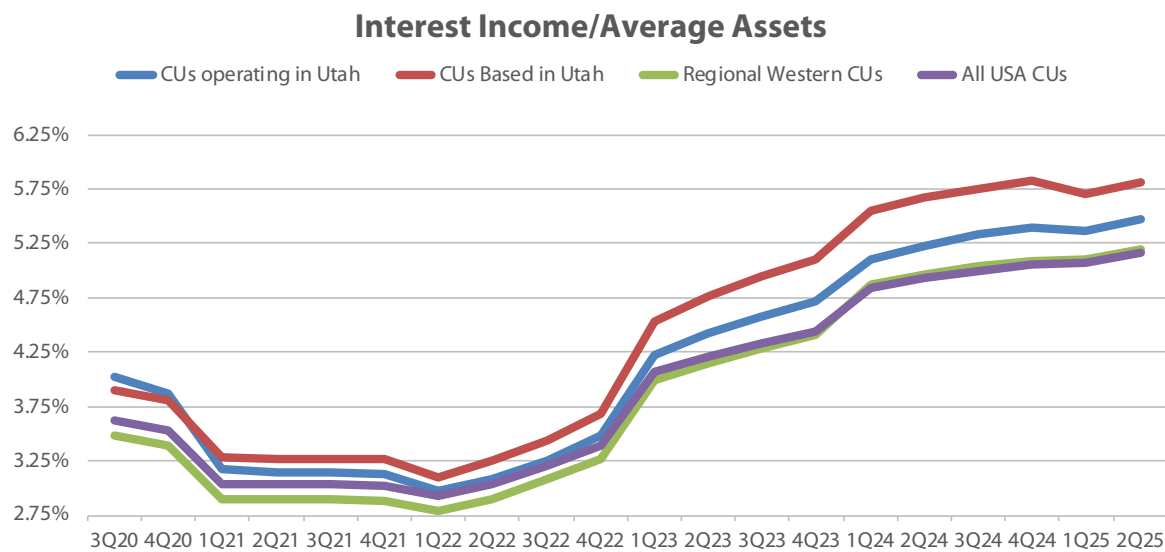




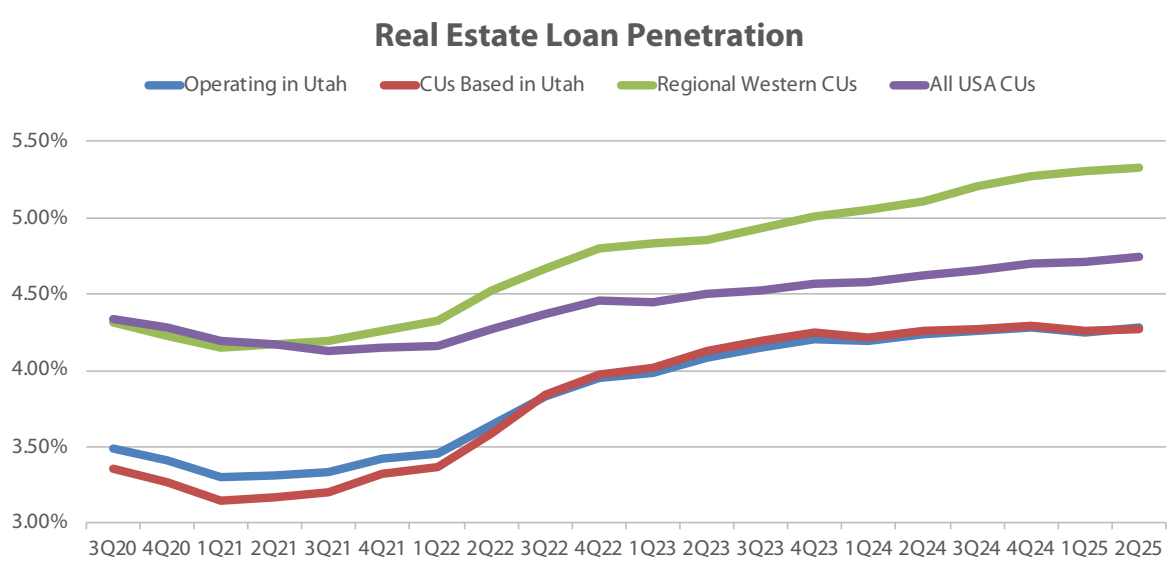
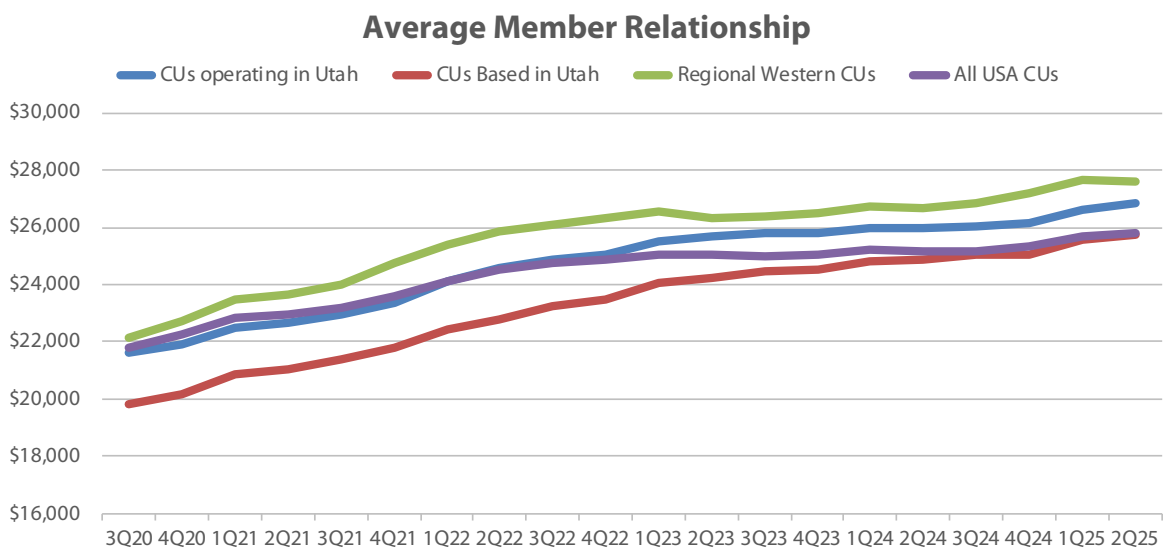
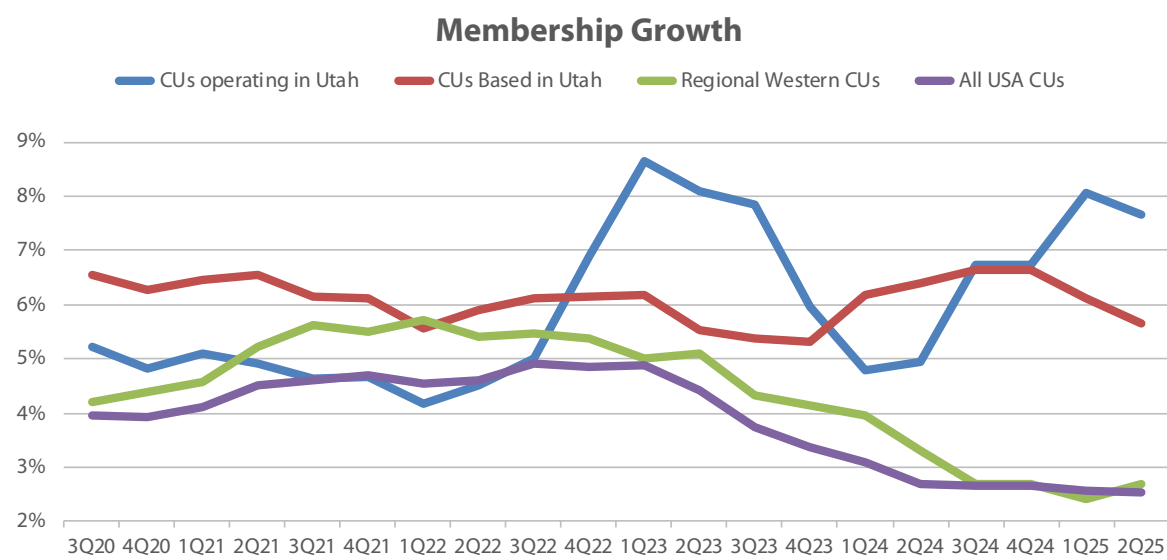
Earnings as of June 30, 2025

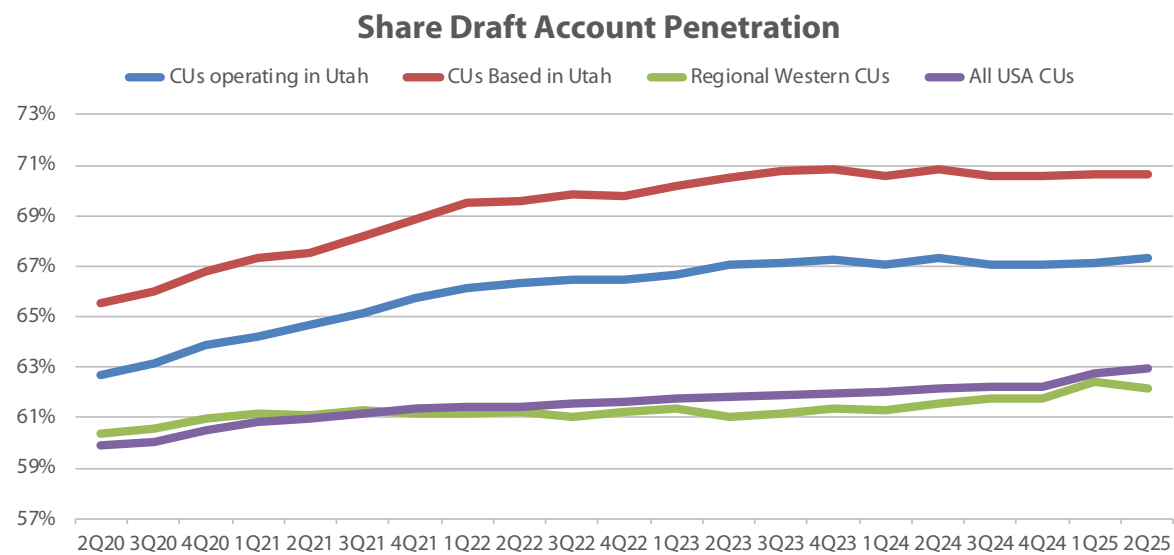
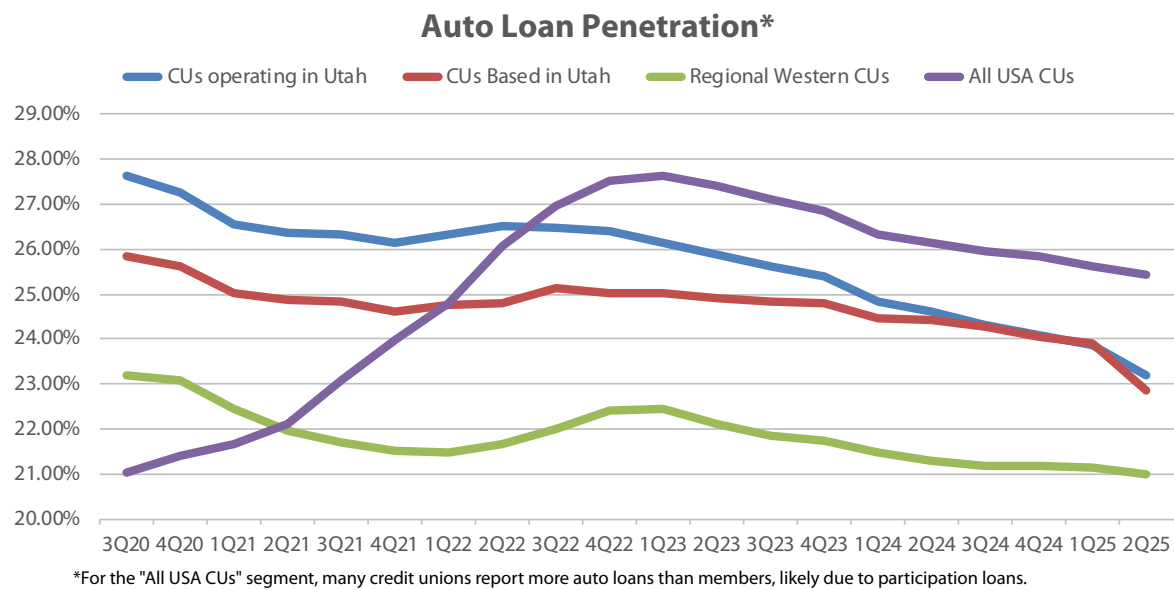


Earnings – continued as of June 30, 2025



Members as of June 30, 2025





Consolidated U.S. Credit Union Financial Statement as of June 30, 2025

	2Q24	2Q25	%Chg
ASSETS			
Cash Balances	\$190,096,031,001	\$193,845,097,605	1.97%
Government & Agency Securities	\$304,574,684,014	\$311,531,186,258	2.28%
Investments at Other FIs	\$41,888,930,181	\$43,922,915,268	4.86%
All Other Investments	\$44,331,184,276	\$46,338,482,195	4.53%
Total Investments	\$580,890,829,472	\$595,637,681,326	2.54%
Real Estate Loans	\$883,306,706,015	\$954,342,125,322	8.04%
Auto Loans	\$491,505,804,258	\$487,838,253,977	-0.75%
All Other Loans	\$248,970,447,163	\$253,888,300,681	1.98%
Total Loans	\$1,623,782,957,436	\$1,696,068,679,980	4.45%
(Allowance for Loan & Inv. Loss)	-\$20,639,821,589	-\$22,199,504,936	7.56%
Foreclosed & Repossessed Property	\$767,345,167	\$997,943,433	30.05%
Land & Buildings	\$32,176,919,860	\$33,757,638,907	4.91%
Other Fixed Assets	\$9,007,759,662	\$9,159,208,824	1.68%
All Other Assets	\$80,753,450,371	\$88,079,973,991	9.07%
TOTAL ASSETS	\$2,306,739,440,379	\$2,401,501,621,525	4.11%
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	\$33,668,165,719	\$29,620,698,148	-12.02%
Draws Against Borrowing Capacity	\$117,747,765,882	\$85,886,616,972	-27.06%
Reverse Repurchase Agreements	\$1,700,522,049	\$489,354,760	-71.22%
Subordinated Debt	\$4,044,308,122	\$4,204,717,872	3.97%
Allowance for Credit Exposure Loss	\$145,349,404	\$164,625,895	13.26%
Other Liabilities	\$7	\$7	0.00%
Total Liabilities	\$157,306,111,183	\$120,366,013,654	-23.48%
Regular Shares & Deposits	\$606,333,791,128	\$617,891,315,172	1.91%
Money Market Shares	\$333,615,659,843	\$357,990,189,529	7.31%
Share Drafts	\$378,866,199,097	\$395,270,230,522	4.33%
IRA & Keogh	\$86,300,265,102	\$88,558,554,954	2.62%
Share Certificates	\$529,952,505,388	\$581,892,512,463	9.80%
Total Shares	\$1,935,068,420,558	\$2,041,602,802,640	5.51%
Undivided Earnings & Other Reserves	\$238,625,121,647	\$254,099,219,687	6.48%
FASB 115 Val Reserves	-\$31,977,274,718	-\$23,203,570,508	27.44%
Equity Acquired in Merger	\$7,717,061,709	\$8,637,156,052	11.92%
Total Reserves & Undivided Earnings	\$214,364,908,638	\$239,532,805,231	11.74%
TOTAL LIABILITIES & CAPITAL	\$2,306,739,440,379	\$2,401,501,621,525	4.11%

Consolidated U.S. Credit Union Financial Statement – cont. as of June 30, 2025

	2Q24	2Q25	%Chg
INCOME:			
Loans	\$46,180,768,804	\$50,545,369,347	9.45%
(Less Rebates)	-\$11,730,467	-\$14,857,955	-26.66%
Investments	\$10,131,851,964	\$10,375,608,647	2.41%
Fee Income	\$4,874,593,112	\$4,877,236,164	0.05%
Trading + Other Operating	\$7,252,334,558	\$7,601,643,007	4.82%
Total Income	\$68,427,817,971	\$73,384,999,210	7.24%
EXPENSES:			
Employee Compensation & Benefits	\$17,897,170,435	\$19,244,386,155	7.53%
Travel & Conference	\$260,577,955	\$283,053,539	8.63%
Office Occupancy	\$1,974,153,149	\$2,101,544,231	6.45%
Office Operations	\$6,185,102,390	\$6,645,478,336	7.44%
Education & Promotional	\$1,246,185,521	\$1,373,582,000	10.22%
Loan Servicing	\$2,217,395,841	\$2,351,185,175	6.03%
Professional Services	\$3,039,149,126	\$3,313,104,047	9.01%
Member Insurance	\$13,585,723	\$13,875,793	2.14%
Operating Fees	\$116,062,437	\$122,437,548	5.49%
Miscellaneous	\$1,101,877,007	\$1,148,791,102	4.26%
Operating Expense Subtotal	\$34,051,259,584	\$36,597,437,926	7.48%
Provision for Loan Losses	\$6,506,703,642	\$6,852,175,860	5.31%
Operating Exp. + Provision for Loan Losses	\$40,557,963,226	\$43,449,613,786	7.13%
Non-Operating Gain (Loss)	\$1,481,921,680	\$688,210,143	-53.56%
Income before Dividends	\$29,351,776,425	\$30,623,595,567	4.33%
Interest on Borrowed Funds	\$3,390,771,514	\$2,439,296,570	-28.06%
Dividends	\$18,044,529,957	\$19,246,444,054	6.66%
Net Income	\$7,916,474,954	\$8,937,854,943	12.90%
SELECTED OPERATING DATA:			
Branches	20,080	20,299	1.09%
Members	141,383,633	145,044,214	2.59%
Potential Members	4,877,539,503	5,141,516,543	5.41%
Employees	350,529	358,225	2.20%
Members/Employee	403	405	0.39%
Average Salary & Benefits/Employee	\$102,115	\$107,443	5.22%
Total YTD Loan Originations	\$250,465,501,038	\$293,213,034,450	17.07%

U.S. Credit Union Peer Group Performance as of June 30, 2025

	US Totals	< \$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$250M	\$250M-\$500M	\$500M-\$1B	Over \$1B
# of CUs	4,460	1,269	770	595	690	387	288	461
Average Assets	\$538,453,278	\$7,597,599	\$33,289,005	\$72,719,304	\$159,751,169	\$356,114,139	\$716,643,445	\$4,053,192,968
12-month growth								
Net Worth Growth	5.55%	2.80%	6.36%	5.84%	6.57%	5.94%	4.79%	5.60%
Loan Growth	4.40%	-3.64%	-1.32%	-0.34%	2.22%	2.50%	3.30%	5.00%
Share Growth	5.46%	-0.62%	1.33%	2.41%	4.08%	4.36%	4.40%	5.98%
Member Growth	2.54%	-1.68%	-0.79%	-1.20%	0.04%	0.37%	0.97%	3.41%
Capital								
Net worth/Assets	11.21%	16.83%	13.71%	13.38%	12.22%	11.41%	11.05%	11.04%
Solvency Ratio	112.96%	121.01%	116.26%	115.47%	113.73%	112.63%	112.35%	112.86%
Allowance for Loan Losses/ Delinquent Loans	144.97%	89.84%	87.80%	93.93%	97.42%	113.17%	126.69%	152.54%
Delinquency Ratio	0.90%	1.52%	1.08%	0.92%	0.86%	0.79%	0.80%	0.92%
Earnings								
ROA	0.76%	0.46%	0.84%	0.79%	0.81%	0.70%	0.62%	0.77%
Non-Interest Income/Average Assets	0.56%	0.40%	0.46%	0.52%	0.61%	0.61%	0.62%	0.54%
Net interest Margin	3.32%	4.06%	3.77%	3.67%	3.60%	3.47%	3.37%	3.27%
Operating Expenses/Average Assets	3.10%	3.99%	3.62%	3.64%	3.70%	3.64%	3.57%	2.95%
Yield on Average Earning Assets	5.46%	5.10%	4.92%	4.97%	5.20%	5.23%	5.28%	5.53%
Cost of Funds	2.06%	1.07%	1.07%	1.17%	1.44%	1.59%	1.75%	2.21%
Productivity								
Income per member	\$506	\$208	\$312	\$355	\$419	\$455	\$484	\$531
Income per employee	\$409,715	\$157,027	\$247,868	\$261,181	\$276,209	\$294,906	\$328,762	\$459,826
Operating expense per member	\$252	\$149	\$204	\$229	\$259	\$274	\$282	\$249
Assets per employee	\$6,703,892	\$2,840,705	\$4,534,324	\$4,679,391	\$4,676,437	\$4,954,565	\$5,439,419	\$7,456,178
YTD Loan Originations/Employee	\$818,516	\$330,840	\$418,984	\$450,424	\$495,078	\$545,066	\$630,087	\$937,020
Member Service Usage								
Auto Loan Penetration*	25.42%	32.21%	124.05%	71.19%	57.15%	37.98%	26.28%	18.44%
Share draft penetration	62.92%	22.46%	45.13%	51.04%	56.38%	58.77%	61.33%	65.14%
Credit card penetration	17.72%	4.27%	10.25%	11.97%	13.45%	14.13%	14.19%	19.24%
\$ Average share balance	\$13,905	\$6,158	\$9,681	\$10,837	\$12,183	\$13,163	\$13,587	\$14,403
# Loan and Share Accounts per member *	2.63	1.92	3.20	2.80	2.79	2.68	2.53	2.61
Lending Profile								
Loans to Shares	83.08%	61.73%	59.27%	62.98%	70.32%	74.92%	80.58%	85.66%
Average Loan Balance	\$18,788	\$6,847	\$3,771	\$6,690	\$9,423	\$13,645	\$18,738	\$22,122
\$ Total Loans Outstanding/ Employees	\$4,734,646	\$1,449,409	\$2,303,146	\$2,538,812	\$2,859,598	\$3,228,348	\$3,778,618	\$5,403,323
% of RE loans to total loans	56.00%	13.00%	32.00%	40.00%	47.00%	51.00%	56.00%	58.00%

* 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 June 30, 2025

For credit unions based in Utah.

	2Q24	2Q25	%Chg
ASSETS			
Cash Balances	\$5,611,076,381	\$6,768,618,572	20.63%
Government & Agency Securities	\$3,850,315,229	\$4,274,550,056	11.02%
Investments at Other FIs	\$462,942,626	\$507,117,420	9.54%
All Other Investments	\$751,105,404	\$943,769,504	25.65%
Total Investments	\$10,675,439,640	\$12,494,055,552	17.04%
Real Estate Loans	\$20,773,740,439	\$23,171,460,699	11.54%
Auto Loans	\$17,866,361,029	\$17,587,122,679	-1.56%
All Other Loans	\$6,555,025,892	\$8,067,427,568	23.07%
Total Loans	\$45,195,127,360	\$48,826,010,946	8.03%
(Allowance for Loan & Inv. Loss)	-\$546,999,983	-\$658,979,286	20.47%
Foreclosed & Repossessed Property	\$24,450,597	\$36,093,857	47.62%
Land & Buildings	\$1,216,283,418	\$1,332,720,272	9.57%
Other Fixed Assets	\$184,263,826	\$167,586,190	-9.05%
All Other Assets	\$1,609,263,493	\$1,896,553,379	17.85%
TOTAL ASSETS	\$58,357,828,351	\$64,094,040,910	9.83%
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	\$695,048,156	\$727,219,710	4.63%
Draws Against Borrowing Capacity	\$797,469,337	\$495,601,272	-37.85%
Reverse Repurchase Agreements	\$0	\$0	0.00%
Subordinated Debt	\$1,400,000	\$1,400,000	0.00%
Allowance for Credit Exposure Loss	\$5,620,732	\$4,919,466	-12.48%
Other Liabilities	\$0	\$0	0.00%
Total Liabilities	\$1,499,538,225	\$1,229,140,448	-18.03%
Regular Shares & Deposits	\$9,122,473,413	\$8,572,390,659	-6.03%
Money Market Shares	\$14,519,253,775	\$17,172,919,170	18.28%
Share Drafts	\$9,370,819,501	\$9,872,110,051	5.35%
IRA & Keogh	\$1,521,248,837	\$1,643,624,090	8.04%
Share Certificates	\$16,429,764,896	\$18,927,762,502	15.20%
Total Shares	\$50,963,560,422	\$56,188,806,472	10.25%
Undivided Earnings & Other Reserves	\$5,918,759,753	\$6,569,739,870	11.00%
FASB 115 Val Reserves	-\$73,393,591	\$35,667,290	148.60%
Equity Acquired in Merger	\$49,363,542	\$70,686,830	43.20%
Total Reserves & Undivided Earnings	\$5,894,729,704	\$6,676,093,990	13.26%
TOTAL LIABILITIES & CAPITAL	\$58,357,828,351	\$64,094,040,910	9.83%

Consolidated Utah Credit Union Financial Statement – cont. as of June 30, 2025

For credit unions based in Utah.

	2Q24	2Q25	%Chg
INCOME			
Loans	\$1,446,740,668	\$1,605,295,576	10.96%
(Less Rebates)	-\$15,219	-\$30,013	-97.21%
Investments	\$165,109,425	\$205,519,185	24.47%
Fee Income	\$164,927,285	\$191,015,786	15.82%
Trading + Other Operating	\$188,992,441	\$196,445,015	3.94%
Total Income	\$1,965,754,600	\$2,198,245,549	11.83%
EXPENSES			
Employee Compensation & Benefits	\$440,148,755	\$483,124,385	9.76%
Travel & Conference	\$5,945,295	\$7,017,681	18.04%
Office Occupancy	\$47,837,278	\$51,747,195	8.17%
Office Operations	\$142,917,214	\$162,049,258	13.39%
Education & Promotional	\$44,461,977	\$45,638,243	2.65%
Loan Servicing	\$96,086,048	\$112,612,131	17.20%
Professional Services	\$36,505,867	\$40,194,792	10.11%
Member Insurance	\$131,528	\$138,215	5.08%
Operating Fees	\$2,556,158	\$2,491,426	-2.53%
Miscellaneous	\$46,588,327	\$45,312,659	-2.74%
Operating Expense Subtotal	\$863,178,447	\$950,325,985	10.10%
Provision for Loan Losses	\$205,259,301	\$269,535,034	31.31%
Operating Exp. + Provision for Loan Losses	\$1,068,437,748	\$1,219,861,019	14.17%
Non-Operating Gain (Loss)	\$25,009,408	\$46,874,346	87.43%
Income before Dividends	\$922,326,260	\$1,025,258,876	11.16%
Interest on Borrowed Funds	\$15,848,435	\$11,573,886	-26.97%
Dividends	\$645,451,097	\$691,778,206	7.18%
Net Income	\$261,026,728	\$321,906,784	23.32%
SELECTED OPERATING DATA:			
Branches	483	485	0.41%
Members	3,860,223	4,078,574	5.66%
Potential Members	59,100,728	62,043,025	4.98%
Employees	9,681	10,255	5.93%
Members/Employee	399	398	-0.26%
Average Salary & Benefits/Employee	\$90,935	\$94,222	3.61%
Total YTD Loan Originations	\$9,217,693,804	\$10,956,996,592	18.87%

Utah Credit Union Peer Group Performance as of June 30, 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	\$1,638,328,055	\$17,345,013	\$120,288,936	\$441,877,169	\$6,540,773,824

12-month growth					
Net Worth Growth	10.87%	4.54%	6.74%	4.62%	7.62%
Loan Growth	10.28%	-4.46%	1.66%	4.12%	7.13%
Share Growth	11.85%	-1.73%	4.60%	3.93%	8.70%
Member Growth	7.65%	-3.00%	0.12%	-0.21%	4.70%

Capital					
Net worth/Assets	10.76%	17.47%	11.20%	11.15%	10.71%
Solvency Ratio	113.27%	122.18%	113.37%	113.11%	113.23%
Allowance for Loan Losses/Delinquent Loans	140.28%	159.61%	71.51%	137.99%	141.56%
Delinquency Ratio	0.90%	0.77%	1.11%	0.51%	0.91%

Earnings					
ROA	0.82%	0.83%	0.84%	0.62%	0.82%
Non-Interest Income/Average Assets	0.63%	0.35%	0.48%	0.55%	0.63%
Net interest Margin	3.31%	3.48%	3.36%	2.88%	3.30%
Operating Expenses/Average Assets	3.06%	3.11%	3.15%	3.05%	3.03%
Yield on Average Earning Assets	5.77%	5.09%	5.60%	5.31%	5.75%
Cost of Funds	2.44%	1.76%	2.10%	2.34%	2.43%

Productivity					
Income per member	\$537	\$329	\$473	\$553	\$539
Income per employee	\$423,637	\$294,412	\$313,588	\$325,903	\$430,777
Operating expense per member	\$244	\$182	\$240	\$279	\$244
Assets per employee	\$6,562,878	\$5,256,065	\$5,169,442	\$5,548,234	\$6,642,306
YTD Loan Originations/Employee	\$1,023,661	\$607,456	\$661,195	\$752,880	\$1,045,055

Member Service Usage					
Auto Loan Penetration	23.18%	34.09%	24.64%	21.53%	23.13%
Share draft penetration	67.33%	35.27%	61.48%	63.57%	67.76%
Credit card penetration	19.98%	3.71%	17.51%	17.33%	20.21%
\$ Average share balance	\$14,078	\$9,613	\$13,011	\$15,711	\$14,079
# Loan and Share Accounts per member	2.91	2.24	2.76	2.85	2.92

Lending Profile					
Loans to Shares	88.94%	74.90%	80.01%	85.91%	89.26%
Average Loan Balance	\$20,121	\$13,139	\$16,249	\$23,352	\$20,147
\$ Total Loans Outstanding/Employees	\$5,035,969	\$3,227,613	\$3,602,872	\$4,019,811	\$5,119,330
% of RE loans to total loans	51.89%	35.58%	48.33%	64.02%	51.62%

Utah Credit Unions under \$10 million in assets

as of June 30, 2025

CUs in group: 13

12-month share growth		
Credit Union	Share growth	Shares
SEA	15.82%	\$5,292,530
Hollyfrontier Employee's	10.61%	\$4,132,481
CUP	8.94%	\$7,949,555
North Sanpete	7.59%	\$935,404
South Sanpete	5.61%	\$878,361
Flexpak	3.75%	\$1,767,995
Orem City Employees	3.46%	\$2,249,848
Gibbons and Reed Employees	2.32%	\$5,354,203
Beckstrand and Associates	0.00%	\$115

12-month loan growth		
Credit Union	Loan Growth	Loans
Uintah	22.41%	\$1,033,418
Flexpak	6.66%	\$1,686,507
SEA	6.44%	\$4,728,397
CUP	1.99%	\$7,300,596
Presto Lewiston Employees	4.39%	\$246,770

12-month member growth		
Credit Union	Mbr. Growth	Members
SEA	3.52%	677
South Sanpete	3.17%	195
CUP	1.61%	758
North Sanpete	1.47%	345
Presto Lewiston Employees	0.91%	111
Beckstrand and Associates	0.00%	16

Net Worth/Assets		
Credit Union	Net Worth/Assets	Assets
Beckstrand and Associates	69.07%	\$234,294
Hollyfrontier Employee's	31.17%	\$6,041,447
Valley Wide	27.56%	\$485,680
Presto Lewiston Employees	24.51%	\$367,567
North Sanpete	22.67%	\$1,216,214
Provo Police & Fire Dept.	21.50%	\$1,846,543
SEA	20.60%	\$6,672,947
Gibbons and Reed Employees	17.04%	\$6,457,314
Uintah	16.97%	\$4,491,081
Flexpak	16.88%	\$2,131,824

Return on Assets		
Credit Union	ROA	Assets
Uintah	3.10%	\$4,491,081
Gibbons and Reed Employees	1.52%	\$6,457,314
Beckstrand and Associates	1.48%	\$234,294
Hollyfrontier Employee's	1.39%	\$6,041,447
Valley Wide	1.28%	\$485,680
SEA	0.85%	\$6,672,947
Flexpak	0.74%	\$2,131,824
South Sanpete	0.69%	\$1,010,361
CUP	0.52%	\$9,384,874
Provo Police & Fire Dept.	0.49%	\$1,846,543

Loans/Shares		
Credit Union	Loans/Shares	Shares
Hollyfrontier Employee's	117.64%	\$4,132,481
Flexpak	95.39%	\$1,767,995
SEA	89.34%	\$5,292,530
CUP	87.82%	\$7,949,555
Presto Lewiston Employees	87.41%	\$277,478
Provo Police & Fire Dept.	85.53%	\$1,449,201
North Sanpete	77.90%	\$935,404
Orem City Employees	77.81%	\$2,249,848
South Sanpete	72.76%	\$878,361
Valley Wide	54.84%	\$349,826

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

as of June 30, 2025

CUs in group: 17

12-month share growth

Credit Union	Share growth	Shares
Education 1st	22.44%	\$43,419,492
Kings Peak	21.08%	\$53,725,845
Devils Slide	14.08%	\$18,170,877
Local Union 354 IBEW	12.95%	\$36,561,484
Firefighters	10.85%	\$55,267,966
Millard County	8.09%	\$53,947,786
Nephi Western Employees	4.45%	\$29,510,299
San Juan	3.64%	\$25,031,470
Freedom	3.64%	\$57,469,213
National JACL	2.73%	\$33,623,197

12-month loan growth

Credit Union	Loan Growth	Loans
Kings Peak	16.23%	\$44,840,688
Education 1st	10.89%	\$52,865,960
Devils Slide	6.41%	\$14,328,915
Freedom	4.00%	\$48,104,891
San Juan	2.48%	\$19,556,922
Local Union 354 IBEW	0.29%	\$30,278,178
Millard County	0.21%	\$30,401,062
Desertview	0.08%	\$21,130,939

12-month member growth

Credit Union	Mbr. Growth	Members
Kings Peak	8.87%	3,634
Devils Slide	4.02%	1,734
Local Union 354 IBEW	1.48%	2,674

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Nephi Western Employees	34.06%	\$45,011,577
Hi-land	27.41%	\$42,270,490
Varex	19.47%	\$15,905,453
Logan Medical	17.95%	\$32,570,218
Local Union 354 IBEW	14.23%	\$42,574,974
New Heights	14.01%	\$28,201,930
Desertview	13.74%	\$43,635,263
San Juan	13.54%	\$29,351,388
Devils Slide	12.74%	\$20,904,962
Millard County	11.69%	\$60,734,980

Return on Assets

Credit Union	ROA	Assets
Local Union 354 IBEW	1.60%	\$42,574,974
P&S	1.38%	\$24,721,297
Nephi Western Employees	1.37%	\$45,011,577
Logan Medical	1.37%	\$32,570,218
Kings Peak	1.27%	\$59,051,292
Desertview	1.18%	\$43,635,263
Devils Slide	1.14%	\$20,904,962
San Juan	1.08%	\$29,351,388
Millard County	1.07%	\$60,734,980
Varex	1.05%	\$15,905,453

Loans/Shares

Credit Union	Loans/Shares	Shares
Hi-land	113.13%	\$30,602,489
Nephi Western Employees	99.64%	\$29,510,299
Education 1st	96.36%	\$43,419,492
Kings Peak	83.46%	\$53,725,845
Local Union 354 IBEW	82.81%	\$36,561,484
Freedom	82.28%	\$57,469,213
Varex	80.76%	\$12,783,330
Devils Slide	78.86%	\$18,170,877
San Juan	77.35%	\$25,031,470
P&S	76.10%	\$21,537,741

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

as of June 30, 2025

CUs in group: 14

12-month share growth

Credit Union	Share growth	Shares
Utah Heritage	8.64%	\$133,906,909
Elevate	6.97%	\$195,275,752
Alpine	6.87%	\$308,891,243
Desert Rivers	5.77%	\$102,540,797
Eastern Utah Community	5.64%	\$184,491,130
Members First	4.97%	\$163,248,700
Jordan	4.11%	\$361,203,983
Hercules First	3.31%	\$110,414,968
Pacific Horizon	2.06%	\$118,836,019
Wasatch Peaks	1.67%	\$494,129,706

12-month loan growth

Credit Union	Loan Growth	Loans
Utah Heritage	13.04%	\$112,181,897
Alpine	11.31%	\$250,602,742
Elevate	8.20%	\$146,326,968
Jordan	3.41%	\$224,077,532
Eastern Utah Community	3.28%	\$127,155,171
Hercules First	3.12%	\$140,560,311
Wasatch Peaks	2.99%	\$520,395,293
Desert Rivers	2.88%	\$88,900,485
Nebo	2.21%	\$103,452,368

12-month member growth

Credit Union	Mbr. Growth	Members
Desert Rivers	6.56%	8,188
Elevate	2.77%	15,089
Utah Heritage	1.56%	8,936
Wasatch Peaks	1.55%	31,446
Eastern Utah Community	1.38%	12,551
Hercules First	0.62%	8,720
Ascent	0.01%	9,242

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Elevate	20.28%	\$245,872,326
Nebo	16.96%	\$140,869,101
Members First	14.30%	\$192,292,636
Eastern Utah Community	13.29%	\$213,656,238
Horizon Utah	11.95%	\$179,359,917
Utah Heritage	11.60%	\$153,907,171
American United	10.97%	\$381,861,585
Wasatch Peaks	10.52%	\$609,749,459
Alpine	9.95%	\$345,437,031
Jordan	9.61%	\$395,718,868

Return on Assets

Credit Union	ROA	Assets
Members First	1.85%	\$192,292,636
Utah Heritage	1.80%	\$153,907,171
Elevate	1.63%	\$245,872,326
Desert Rivers	1.56%	\$112,155,059
Eastern Utah Community	1.15%	\$213,656,238
Pacific Horizon	1.12%	\$136,140,251
Alpine	0.70%	\$345,437,031
Jordan	0.63%	\$395,718,868
Wasatch Peaks	0.59%	\$609,749,459
Hercules First	0.41%	\$169,559,631

Loans/Shares

Credit Union	Loans/Shares	Shares
Wasatch Peaks	105.32%	\$494,129,706
Hercules First	104.60%	\$110,414,968
American United	91.71%	\$322,391,772
Ascent	88.93%	\$150,062,199
Nebo	88.00%	\$117,558,496
Desert Rivers	86.70%	\$102,540,797
Pacific Horizon	85.09%	\$118,836,019
Utah Heritage	83.78%	\$133,906,909
Alpine	81.13%	\$308,891,243
Elevate	74.93%	\$195,275,752

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

as of June 30, 2025

CUs in group: 15

12-month share growth			Net Worth/Assets		
Credit Union	Share growth	Shares	Credit Union	Net Worth/Assets	Assets
Utah Community	17.85%	\$3,168,778,514	Operating Engineers Local Union #3	15.07%	\$1,575,394,729
Goldenwest	15.63%	\$3,199,145,882	Utah Power	13.48%	\$1,029,795,943
Mountain America	11.54%	\$18,953,458,589	Goldenwest	13.02%	\$3,744,174,305
America First	9.69%	\$20,087,674,512	Chevron	12.70%	\$5,002,922,744
Utah First	9.42%	\$680,595,554	Delta Community	12.07%	\$8,835,276,412
Cyprus	8.87%	\$1,589,069,102	Cyprus	11.65%	\$1,882,058,993
Deseret First	7.46%	\$1,079,511,362	America First	10.89%	\$22,891,036,836
Granite	6.48%	\$734,875,917	Security Service	10.88%	\$14,016,653,955
Operating Engineers Local Union #3	6.37%	\$1,346,069,664	Utah First	10.09%	\$1,082,305,191
Security Service	6.33%	\$10,882,341,706	Utah Community	9.91%	\$3,579,143,413

12-month loan growth			Return on Assets		
Credit Union	Loan Growth	Loans	Credit Union	ROA	Assets
Goldenwest	18.65%	\$3,063,246,687	Goldenwest	1.67%	\$3,744,174,305
Chartway	15.87%	\$2,688,921,785	America First	1.39%	\$22,891,036,836
Utah First	12.49%	\$891,208,789	Utah First	0.97%	\$1,082,305,191
Utah Community	10.32%	\$2,881,233,312	Utah Community	0.93%	\$3,579,143,413
Deseret First	8.24%	\$1,005,240,496	Delta Community	0.89%	\$8,835,276,412
Mountain America	7.78%	\$17,507,007,752	Mountain America	0.78%	\$21,538,597,706
America First	7.62%	\$15,994,281,346	Operating Engineers Local Union #3	0.77%	\$1,575,394,729
Cyprus	6.66%	\$1,699,745,045	Deseret First	0.69%	\$1,192,384,181
Utah Power	6.09%	\$488,773,707	Utah Power	0.69%	\$1,029,795,943
Security Service	5.38%	\$11,940,679,529	Cyprus	0.59%	\$1,882,058,993

12-month member growth			Loans/Shares		
Credit Union	Mbr. Growth	Members	Credit Union	Loans/Shares	Shares
Utah First	12.07%	43,048	Security Service	109.72%	\$10,882,341,706
Chartway	9.57%	270,071	Utah First	106.48%	\$680,595,554
Utah Community	9.26%	262,593	Cyprus	104.65%	\$1,589,069,102
Mountain America	7.78%	1,359,410	Canyon View	96.38%	\$1,761,801,431
Granite	6.95%	38,174	Chartway	95.90%	\$2,597,402,811
Operating Engineers Local Union #3	6.84%	116,798	Goldenwest	95.75%	\$3,199,145,882
Deseret First	6.70%	84,430	Deseret First	93.12%	\$1,079,511,362
Goldenwest	6.28%	202,801	Chevron	91.78%	\$4,308,251,048
Cyprus	4.95%	145,183	Mountain America	91.37%	\$18,953,458,589
America First	4.51%	1,514,794	Granite	91.18%	\$734,875,917

* 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.