Utah Credit Union

Performance Summary

1st Quarter 2026

UTAH'S CREDIT UNIONS

Utah Credit Union

Performance Summary
1st Quarter 2026

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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 March 31, 2026

	US Cus	UT CUs*	UT as % of Industry
Number of CUs	4,336	52	1.20%
Federal Chartered CUs	2,672	32	1.20%
State-Chartered CUs, NCUSIF insured	1,595	20	1.25%
State-Chartered CUs, ASI insured	69	-	0.00%
Total State Chartered CUs	1,664	20	1.20%
Total Members	145,981,741	4,197,640	2.88%
Members, average per CU	33,667	80,724	239.77%
# of Mergers/Liquidations YTD	354	1	0.28%
Total Assets	$2,507,682,574,751	$68,219,913,718	2.72%
Total Loans	$1,744,967,147,164	$51,258,665,264	2.94%
Total Shares	$2,118,885,598,586	$59,247,555,316	2.80%
Total Capital	$304,577,068,753	$8,111,891,912	2.66%
Average Asset Size	$578,340,077	$1,311,921,418	226.84%

Straight averages as a % of Average Assets

	US CUs	UT CUs*
Interest Income (annualized)	5.17%	5.68%
Interest Expense (annualized)	1.70%	2.06%
Net Interest Margin	3.46%	3.62%
Loss Provisions (annualized)	0.52%	0.76%
Operating Expenses	3.15%	2.98%
Non-interest income (annualized)	1.04%	1.21%
ROA	0.84%	1.09%

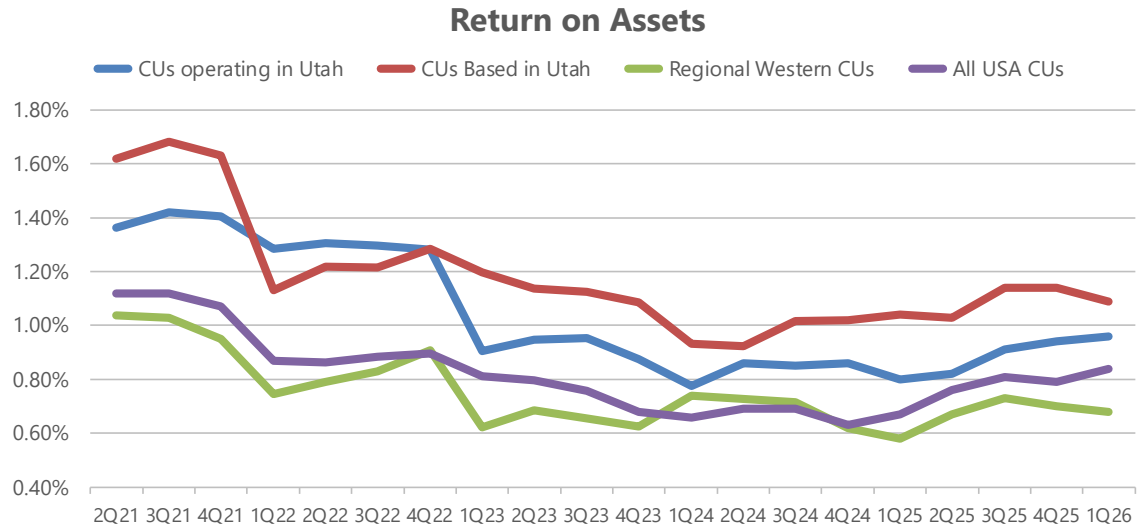
Straight averages

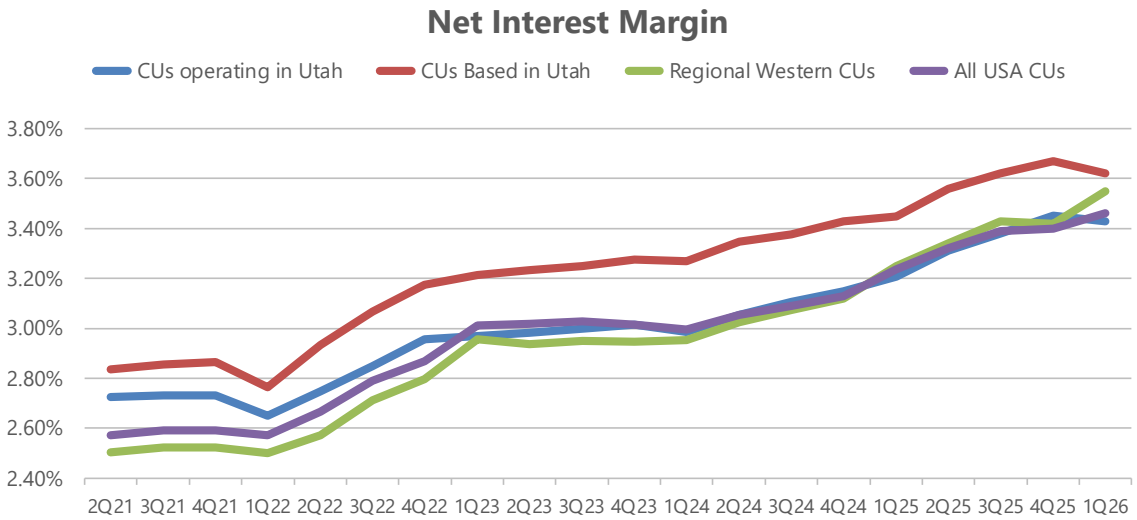
	US CUs	UT CUs*
12-month loan growth	6.55%	8.23%
12-month share growth	6.89%	7.64%
12-month capital growth	9.54%	13.83%
12-month asset growth	6.91%	7.99%
Loans/Shares	81.41%	85.86%
Net Worth/Assets	11.26%	10.61%
Capital/Assets	12.15%	11.89%
Delinquency Ratio	0.84%	0.97%
Average Loan Balance	$19,441	$19,092
Average Share Balance	$14,433	$14,114

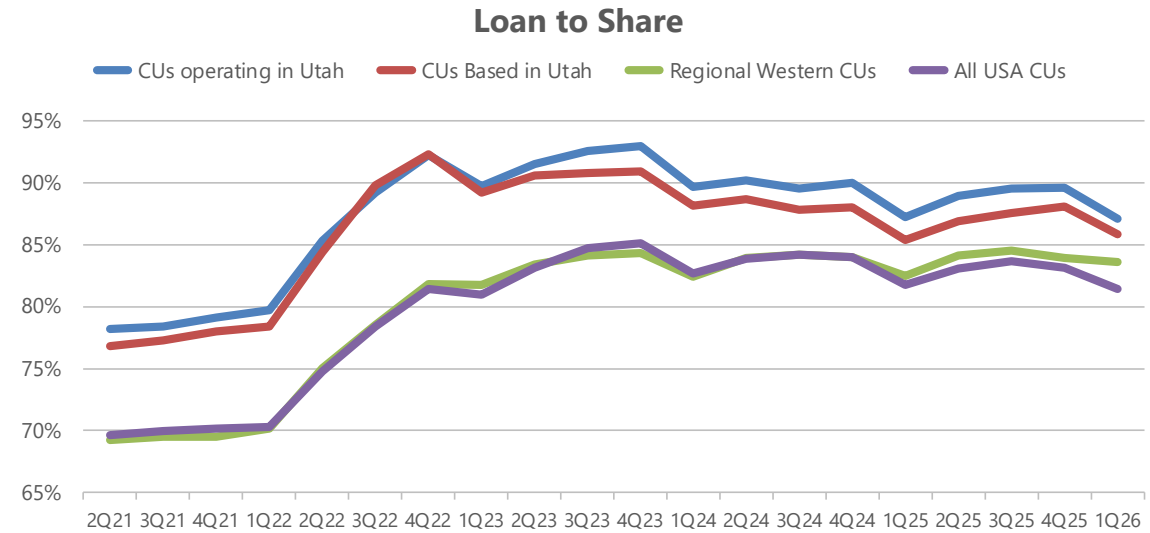
* Credit unions based in Utah

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Key Ratios as of March 31, 2026

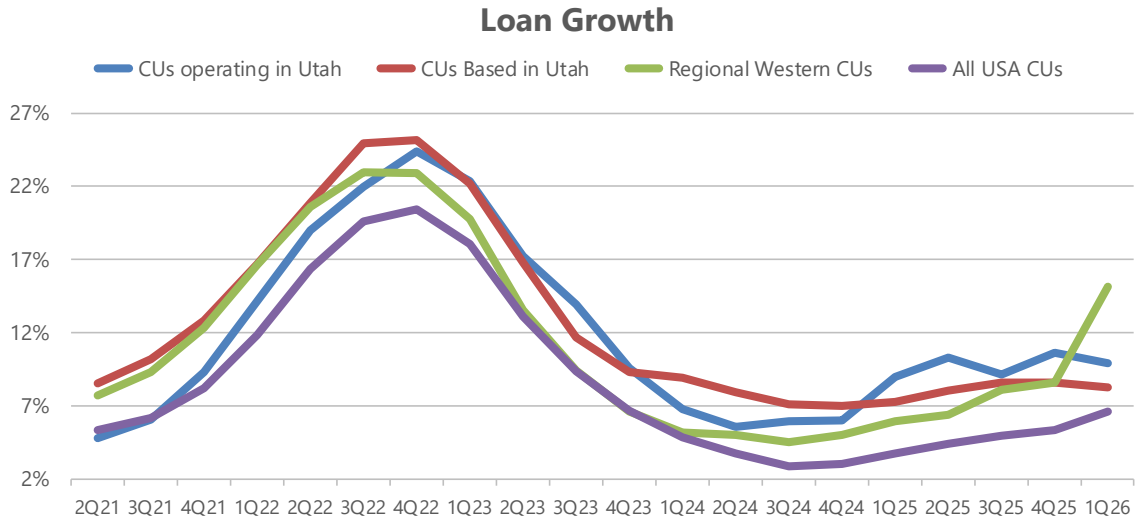


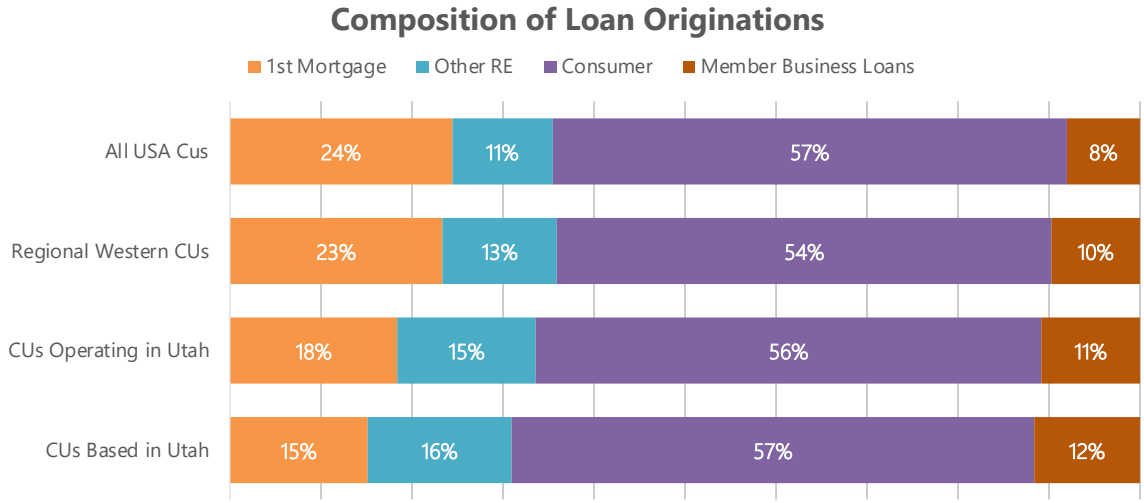


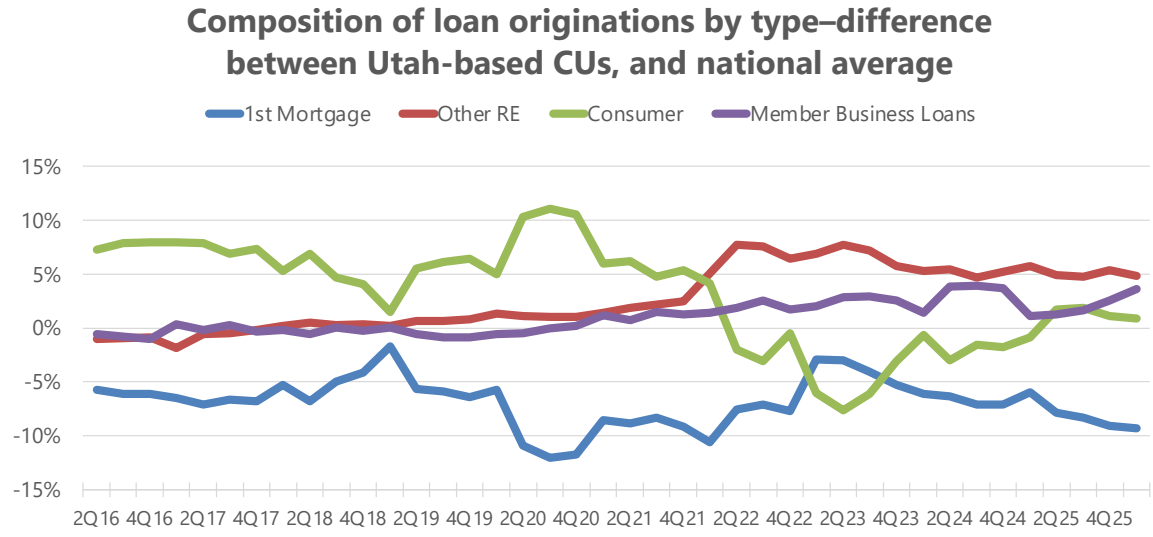


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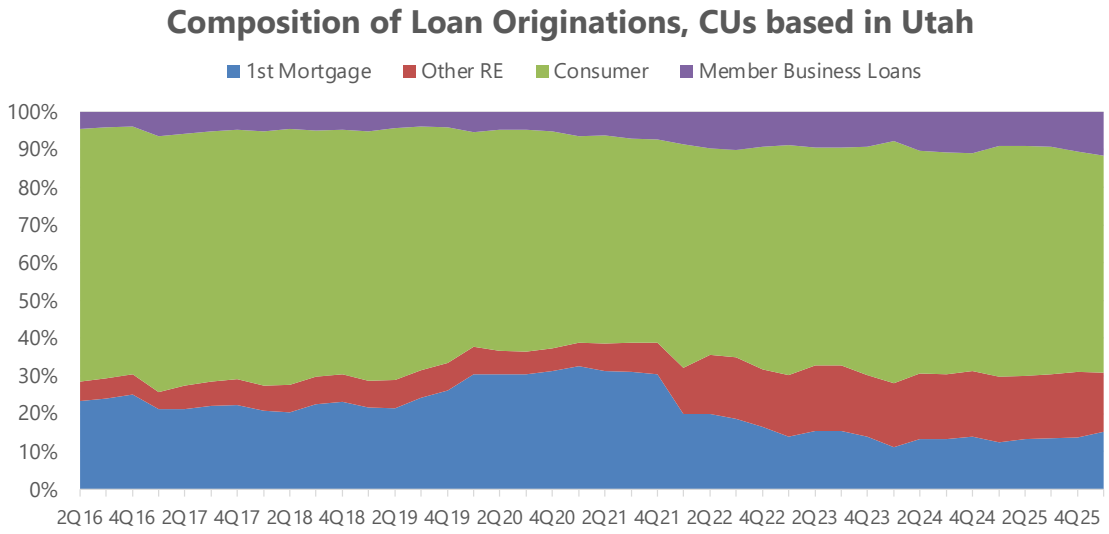
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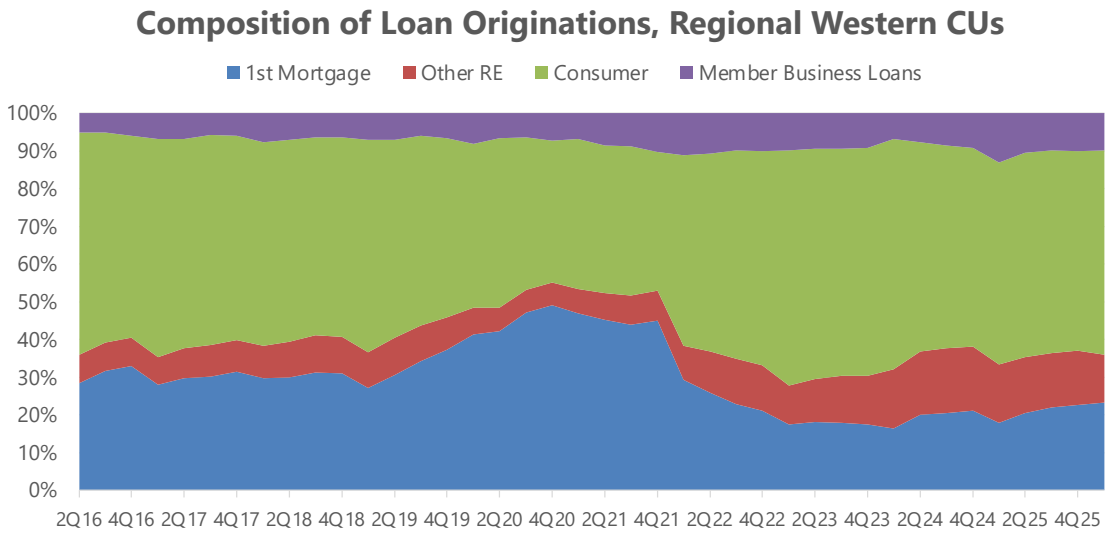


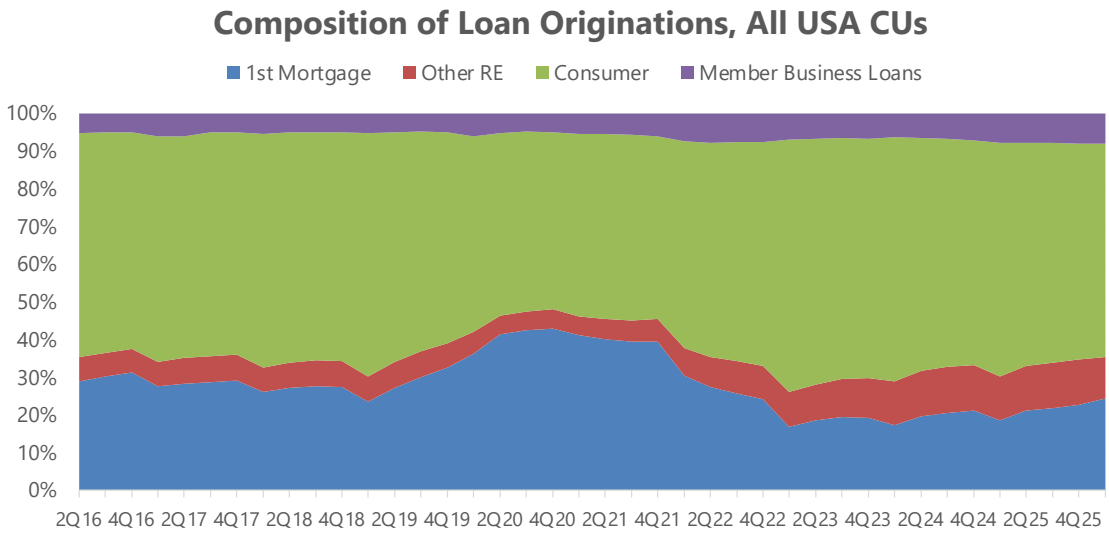




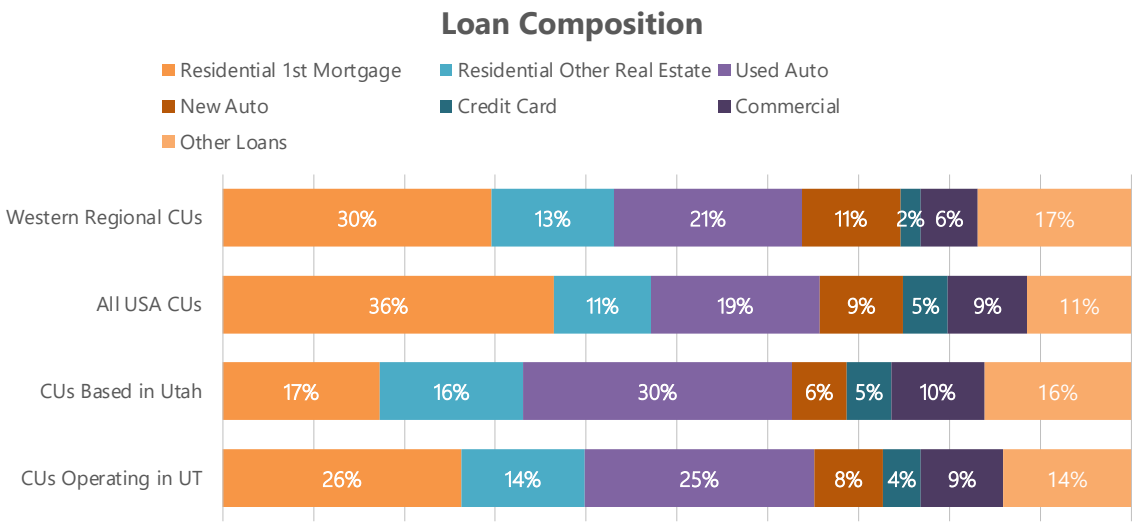
Lending – Overview as of March 31, 2026

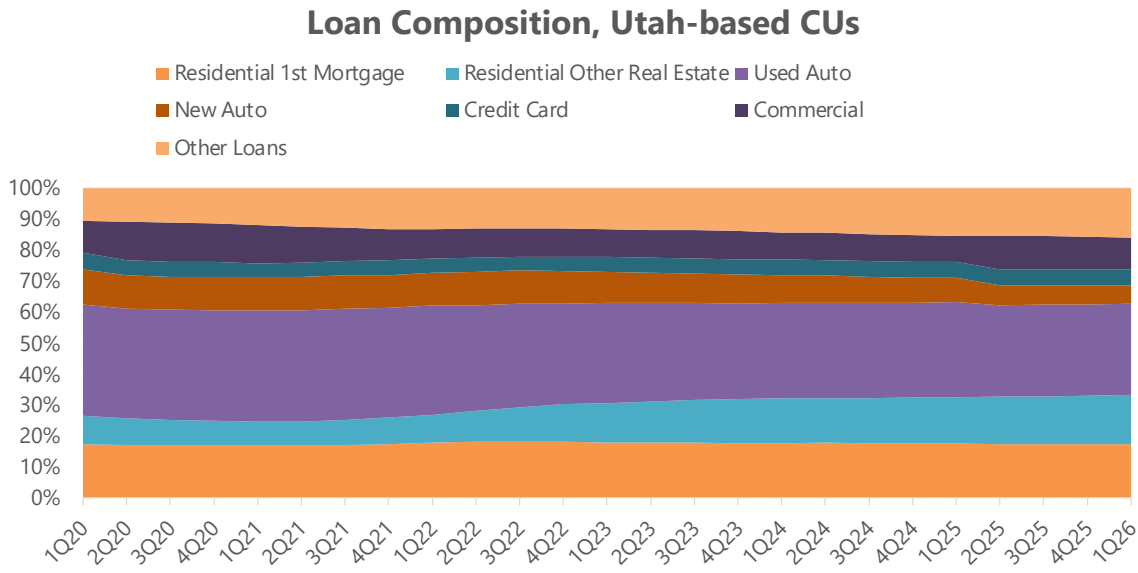






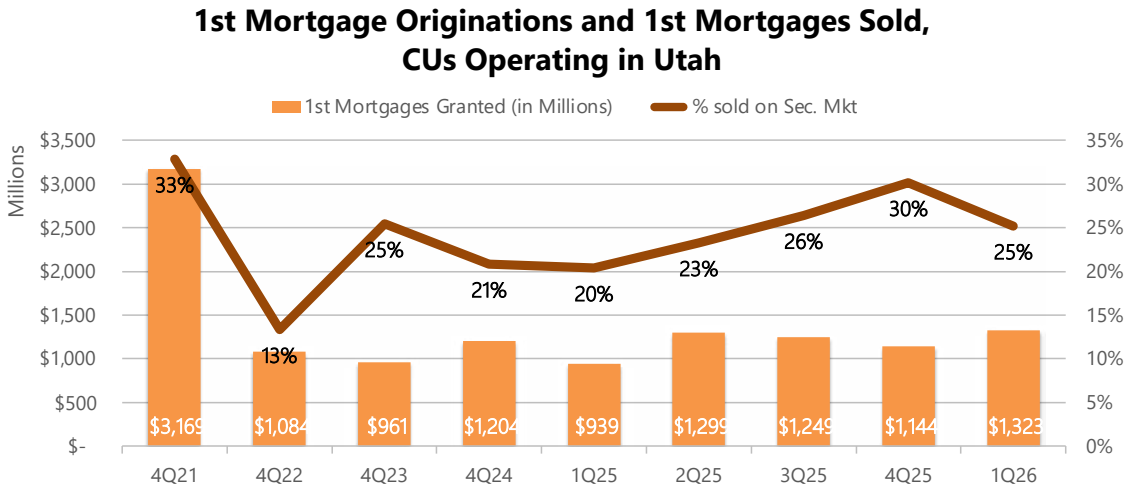
Lending – Overview as of March 31, 2026

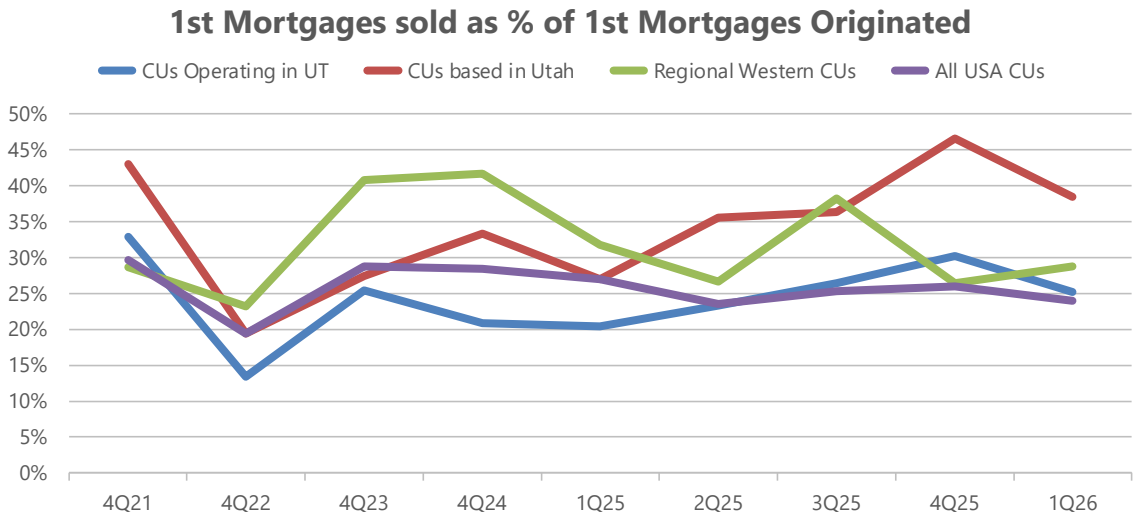


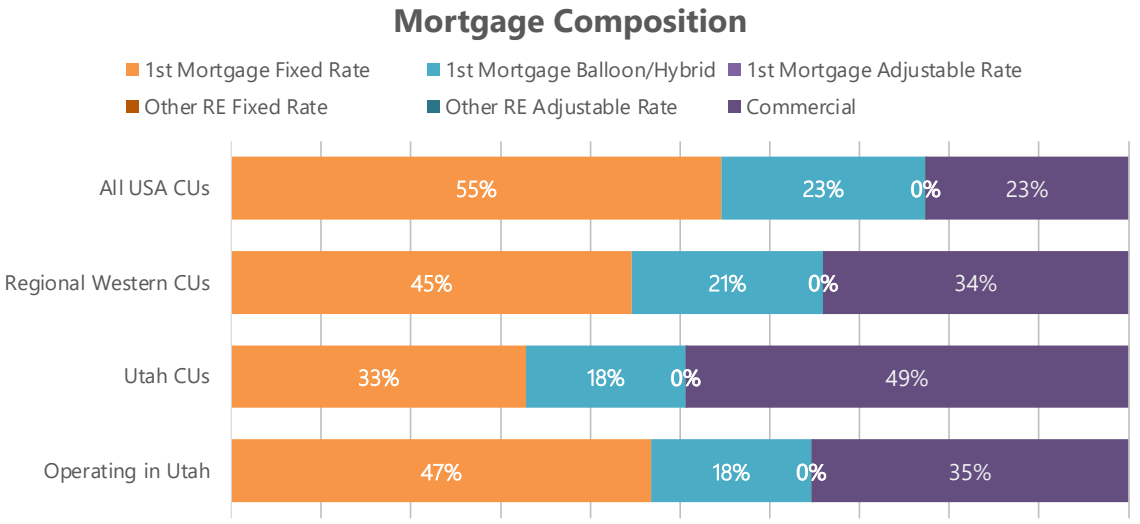


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Lending – Real Estate as of March 31, 2026

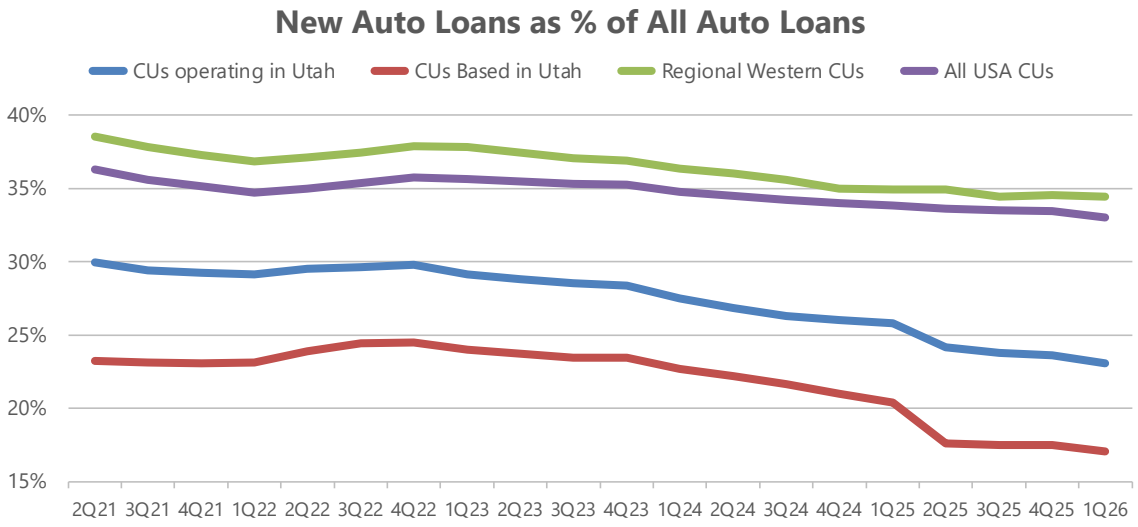


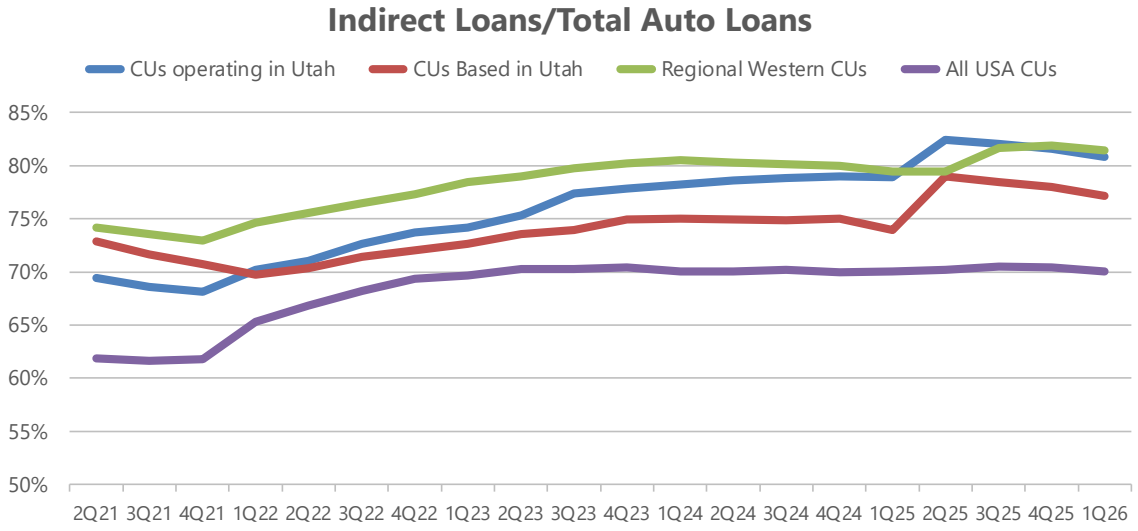


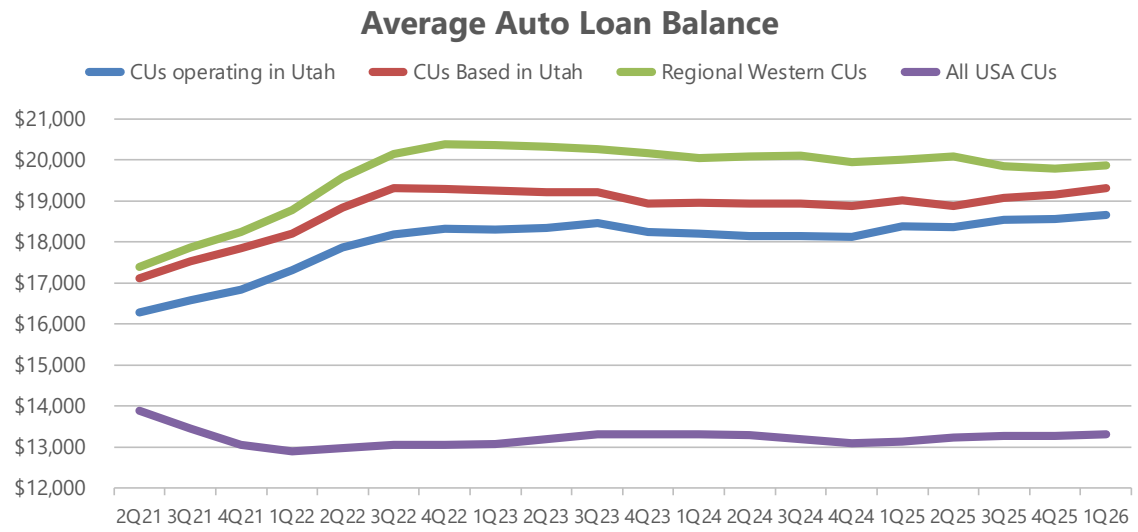


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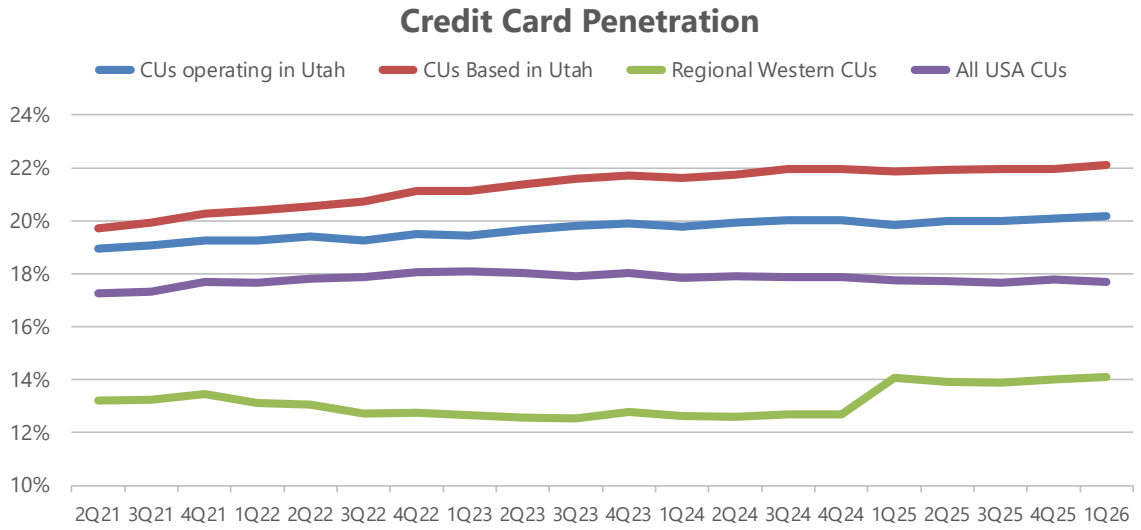
Lending – Auto as of March 31, 2026

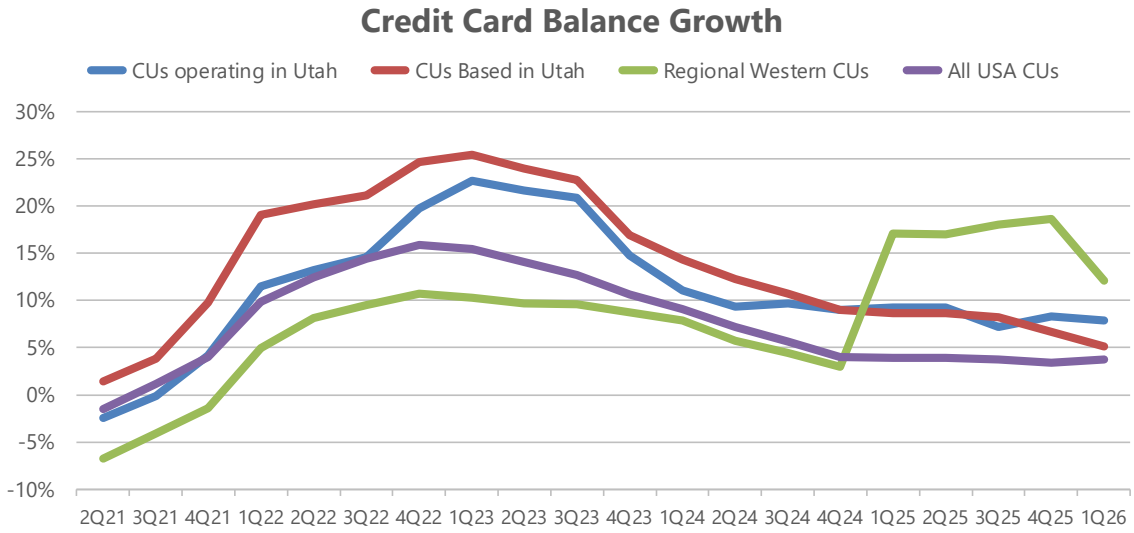


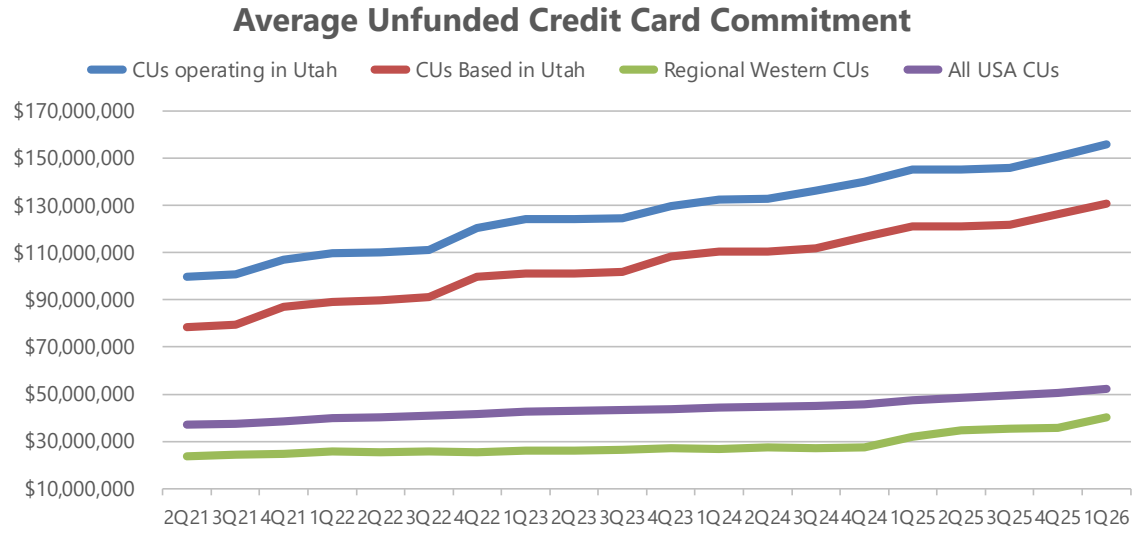




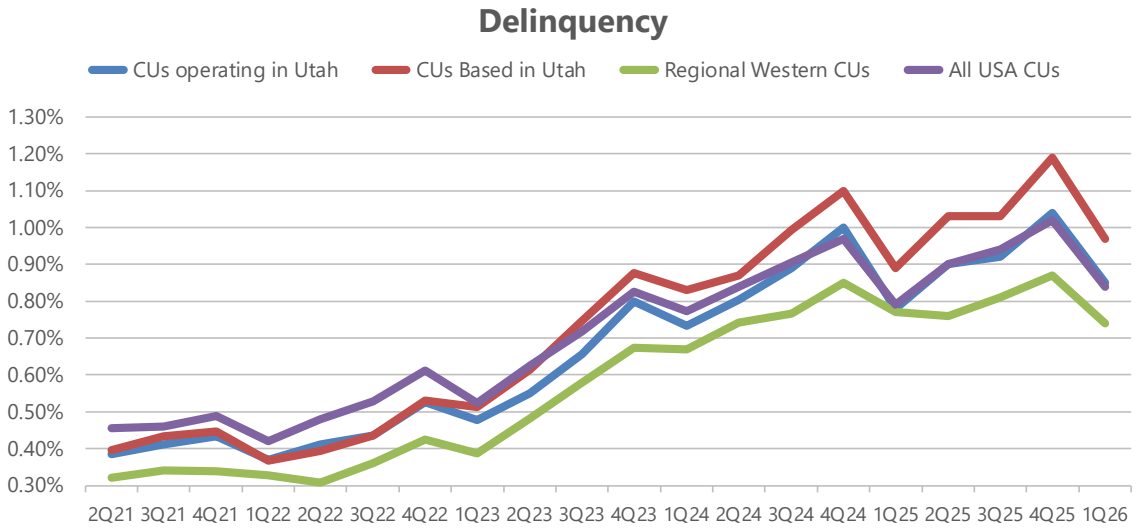
Lending – Credit Cards as of March 31, 2026

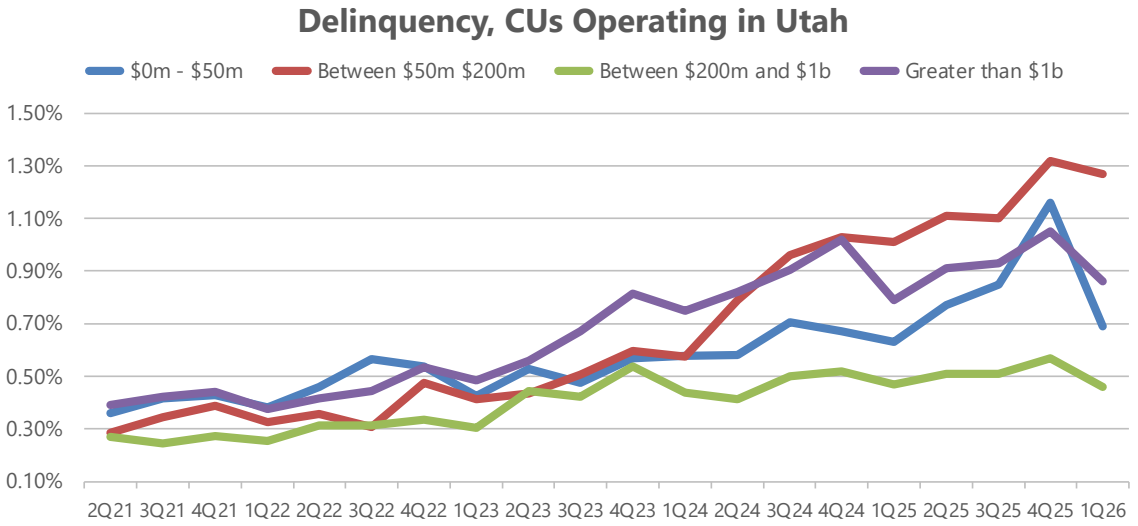


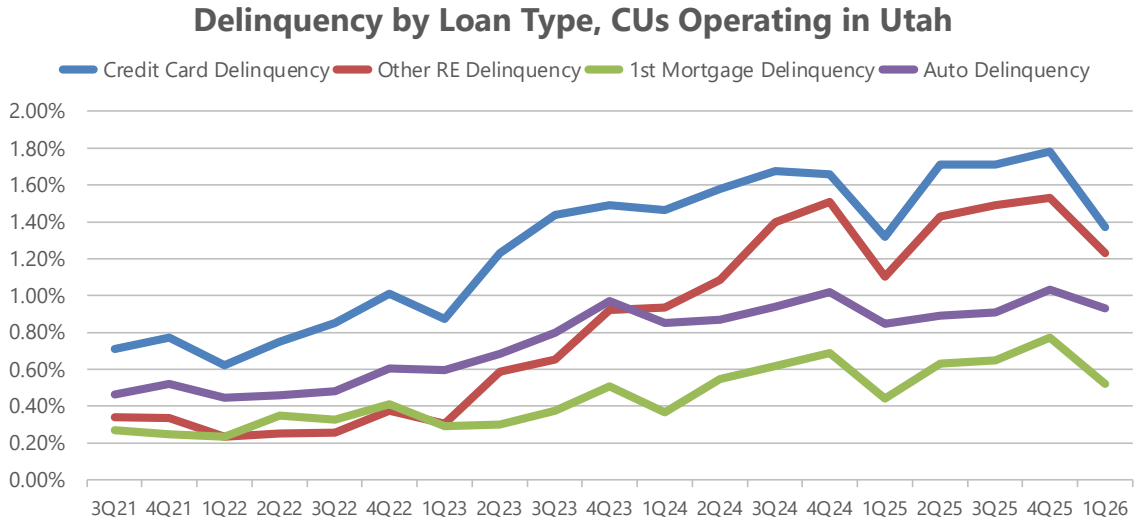




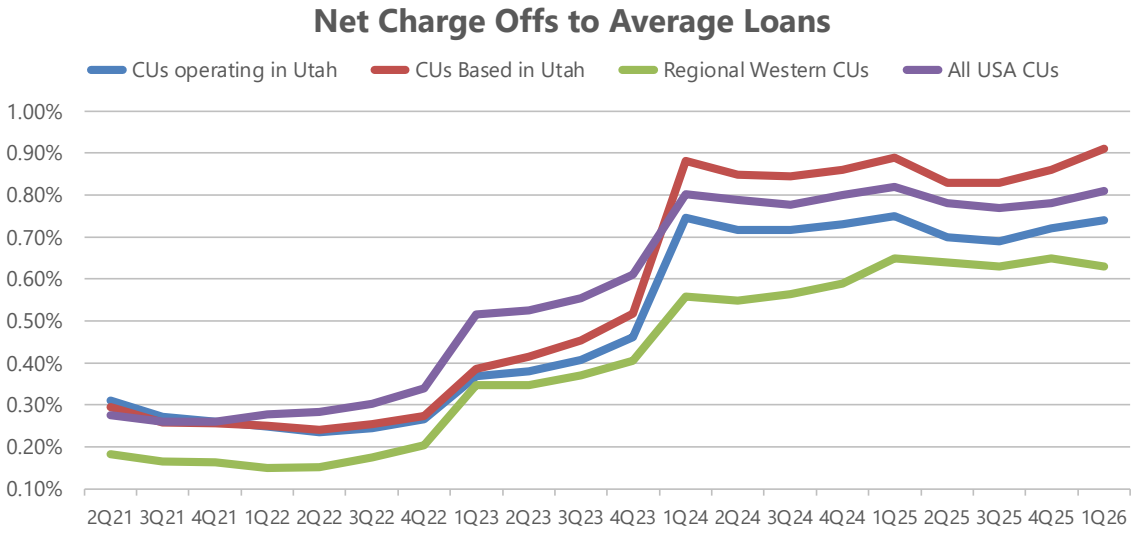
Asset Quality as of March 31, 2026

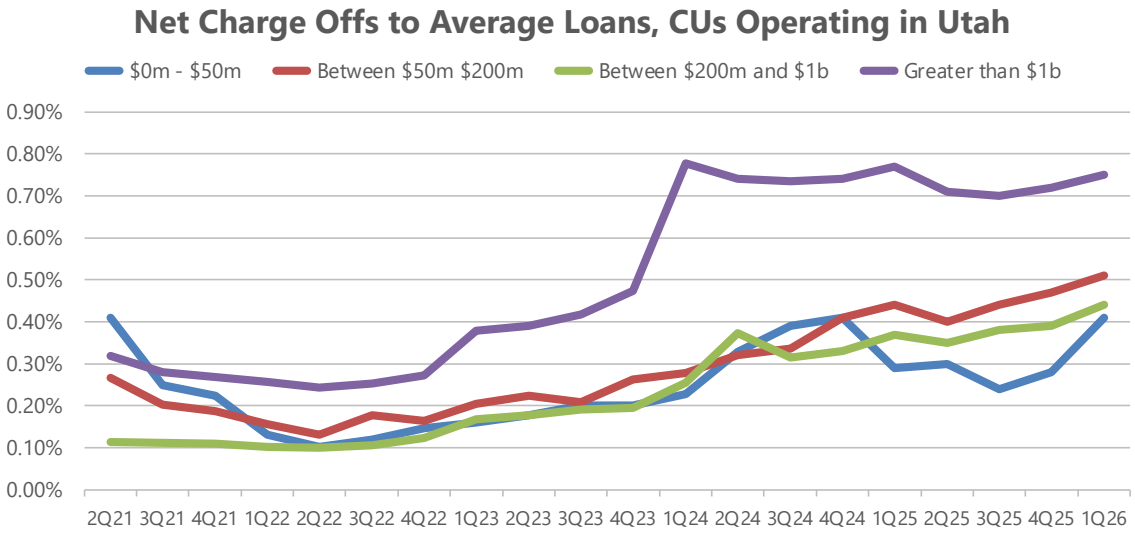




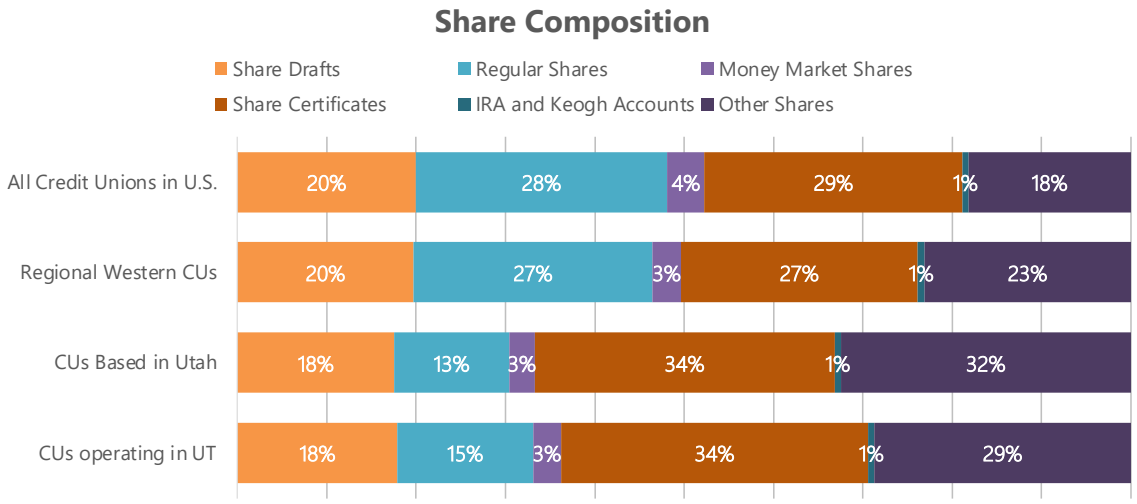


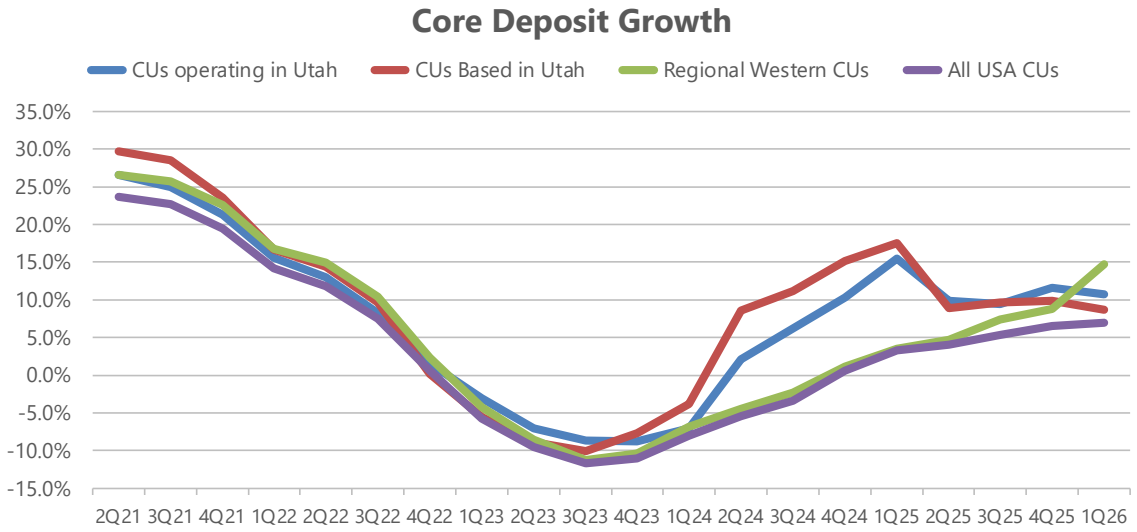
Asset Quality – continued as of March 31, 2026

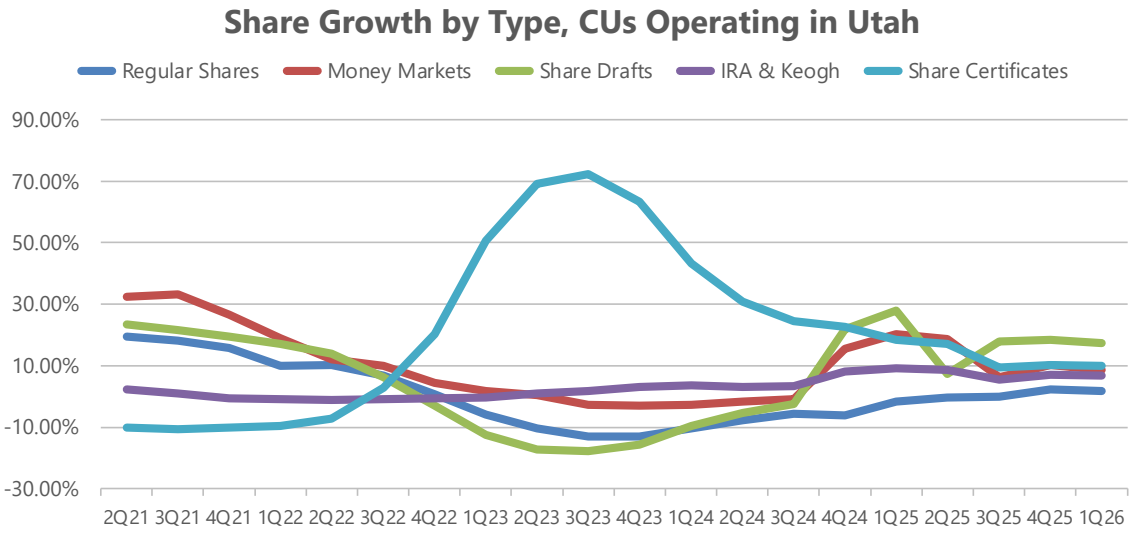


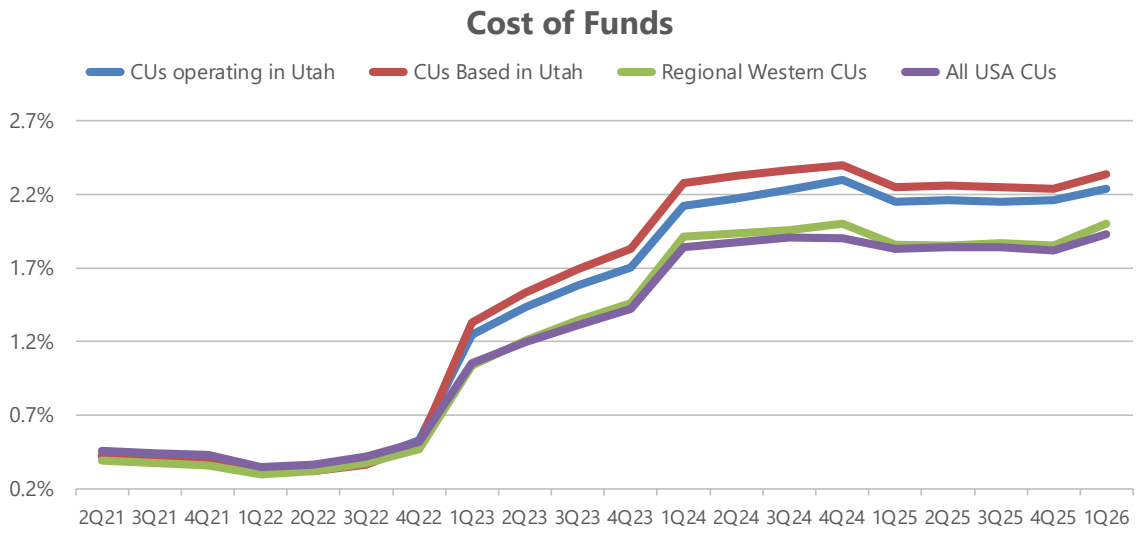


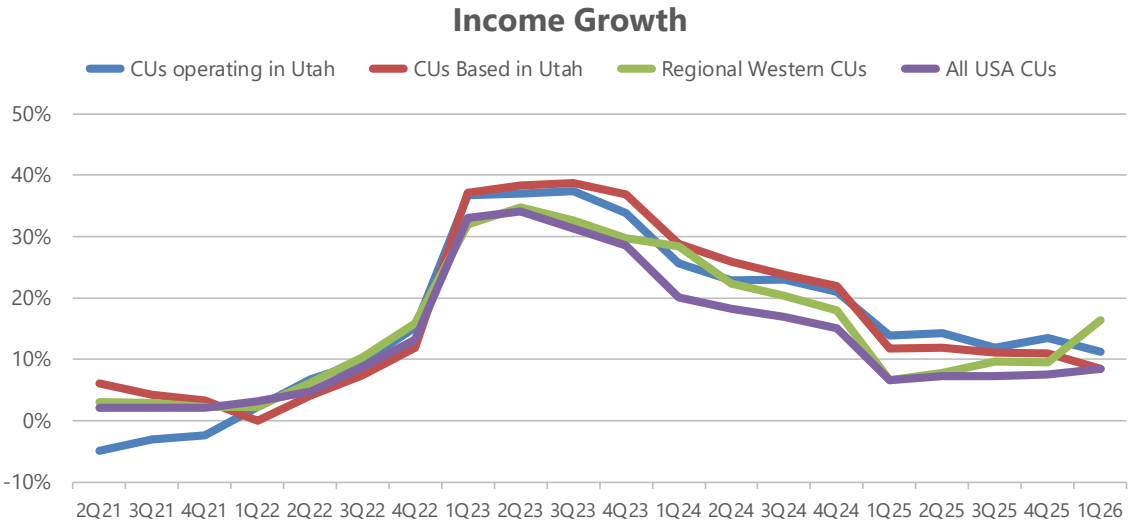
Shares as of March 31, 2026

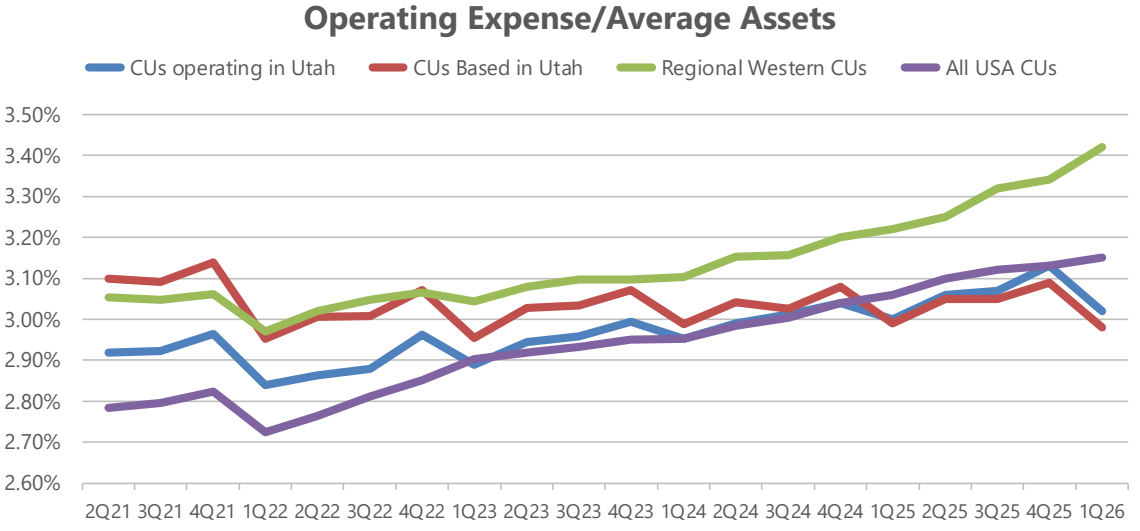


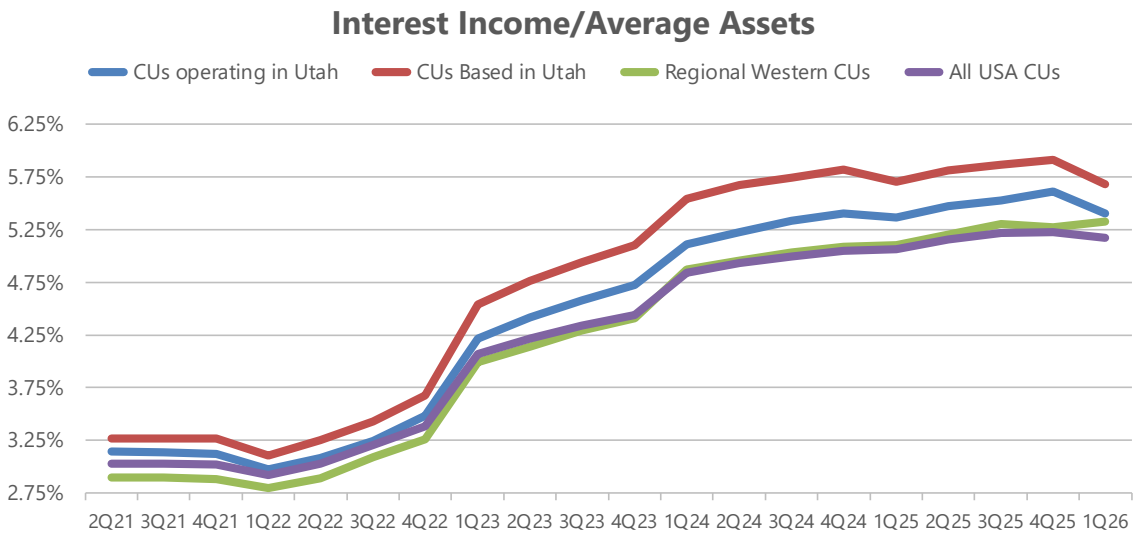


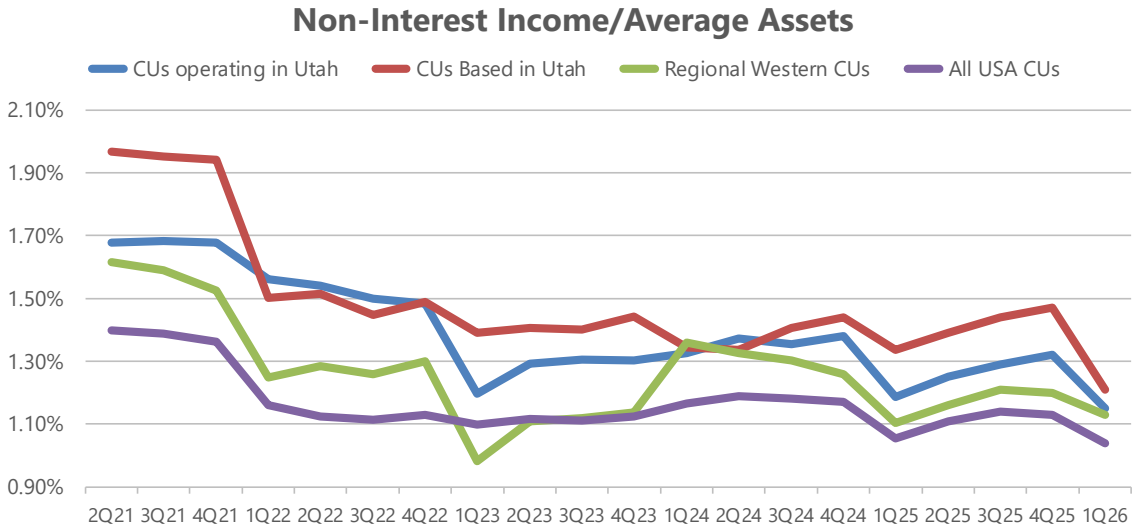


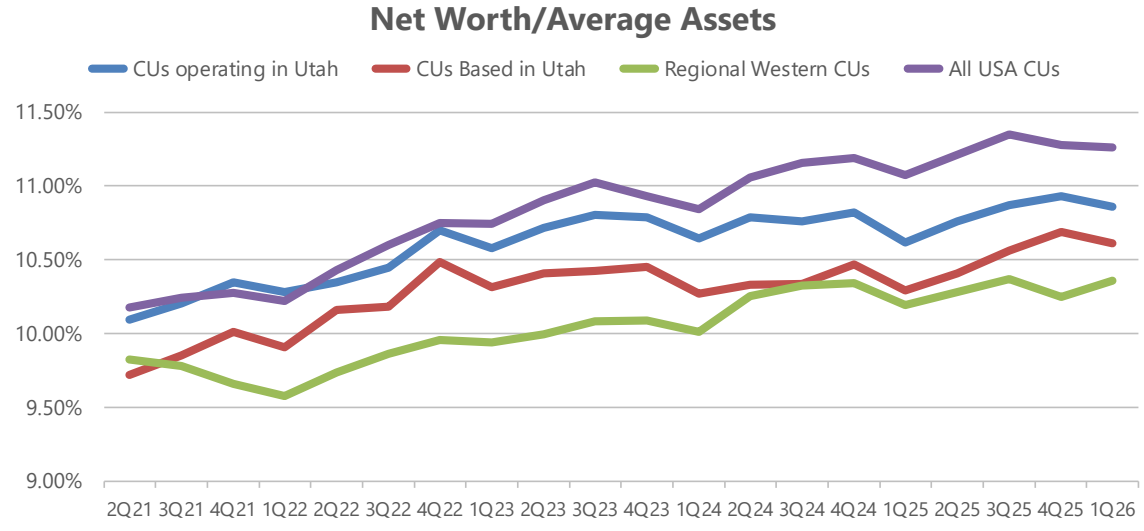

Cost of Funds
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
2.7%
2.2%
1.7%
1.2%
0.7%
0.2%
2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25 1Q26


Income Growth
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
50%
40%
30%
20%
10%
0%
-10%
2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25 1Q26

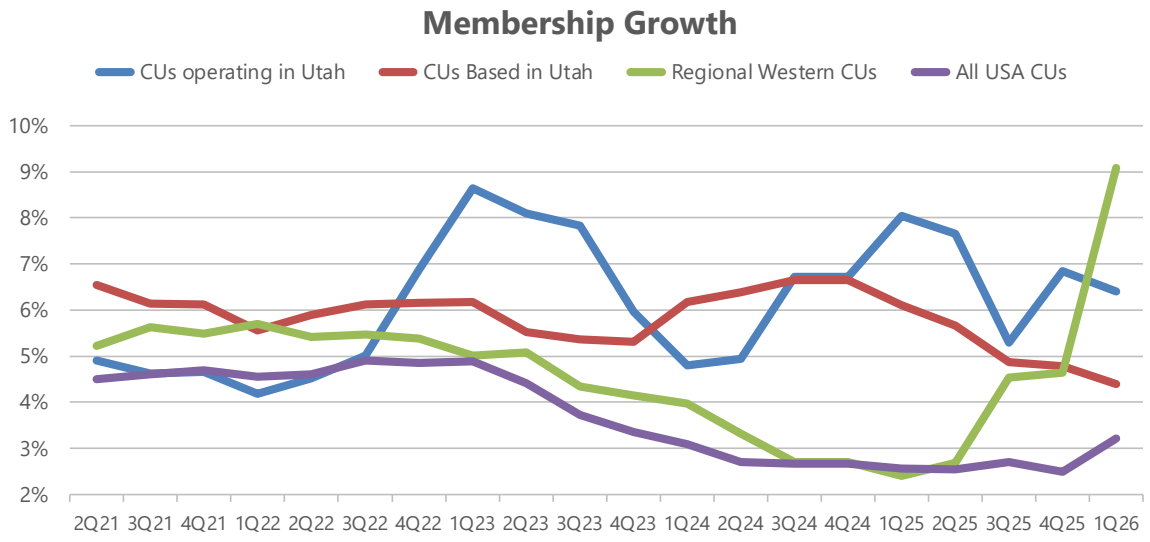

Operating Expense/Average Assets
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
3.50%
3.40%
3.30%
3.20%
3.10%
3.00%
2.90%
2.80%
2.70%
2.60%
2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25 1Q26

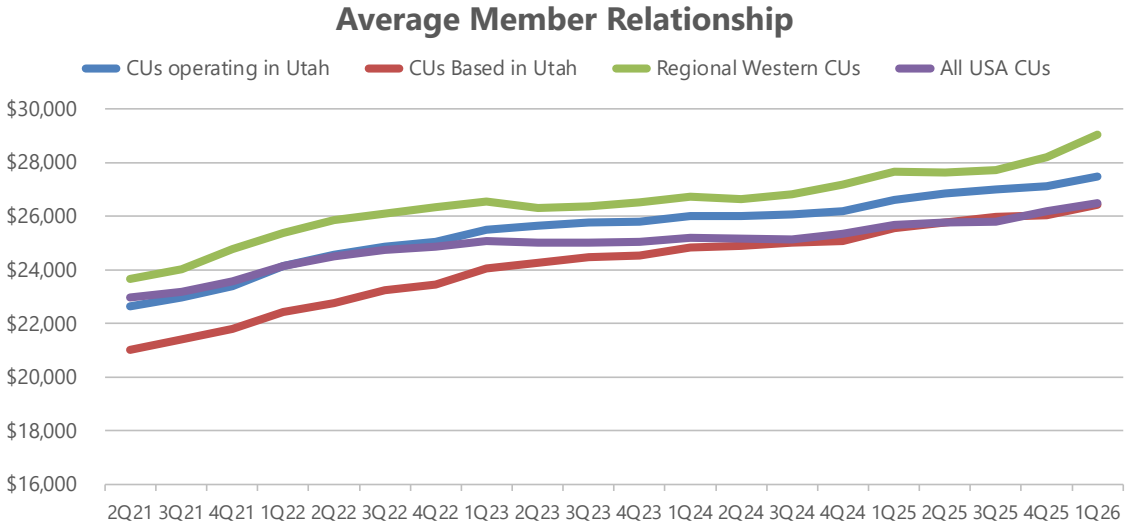

Interest Income/Average Assets
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
6.25%
5.75%
5.25%
4.75%
4.25%
3.75%
3.25%
2.75%
2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25 1Q26

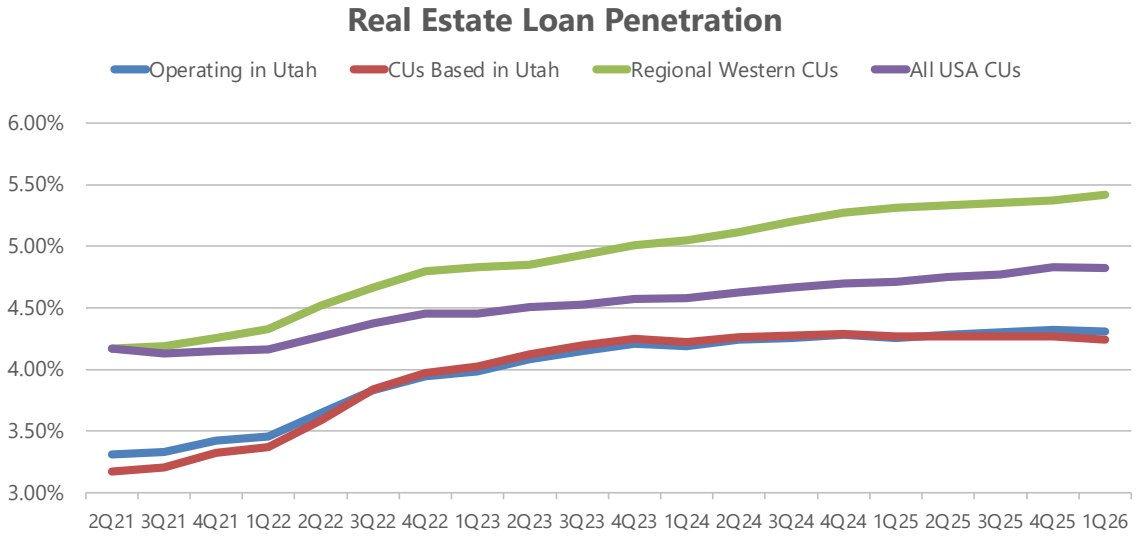

Non-Interest Income/Average Assets
CUs operating in Utah
CUs Based in Utah
Regional Western CUs
All USA CUs
2.10%
1.90%
1.70%
1.50%
1.30%
1.10%
0.90%
2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25 1Q26


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%
2Q21 3Q21 4Q21 1Q22 2Q22 3Q22 4Q22 1Q23 2Q23 3Q23 4Q23 1Q24 2Q24 3Q24 4Q24 1Q25 2Q25 3Q25 4Q25 1Q26

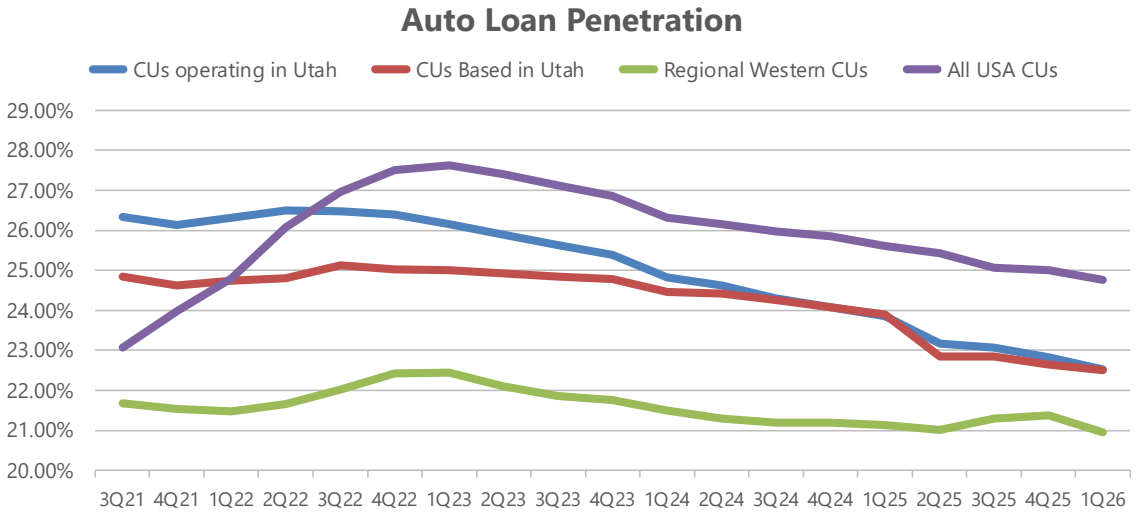
Members as of March 31, 2026

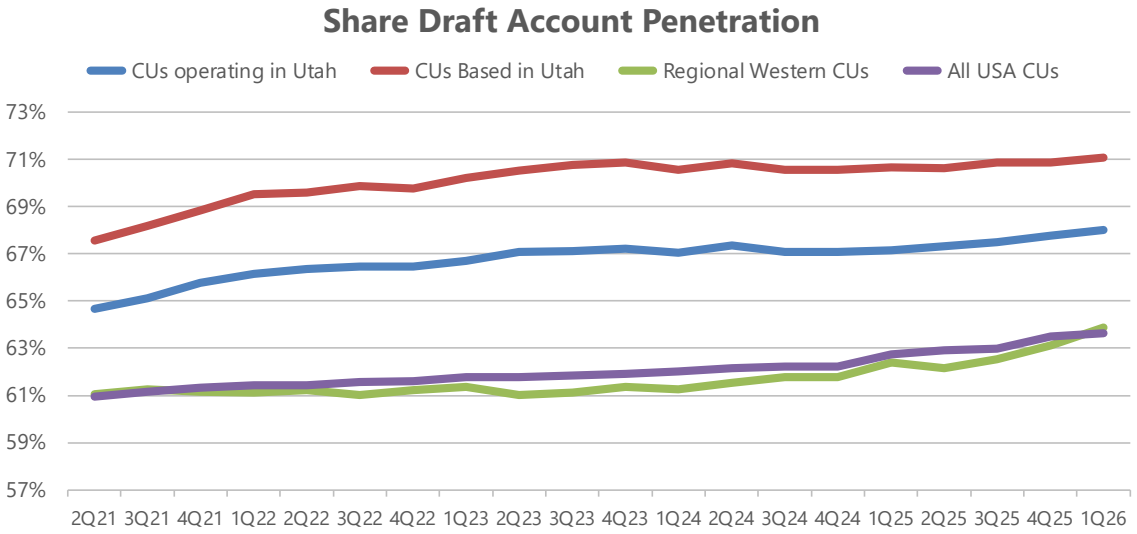






Members – continued as of March 31, 2026





Consolidated U.S. Credit Union Financial Statement as of March 31, 2026

	1Q25	1Q26	%Chg
ASSETS			
Cash Balances	$215,149,830,420	$221,285,745,743	2.85%
Government & Agency Securities	$302,038,708,961	$326,517,574,249	8.10%
Investments at Other FIs	$42,544,250,147	$45,989,632,279	8.10%
All Other Investments	$42,230,144,385	$48,342,457,099	14.47%
Total Investments	**$601,962,933,913**	**$642,135,409,370**	**6.67%**
Real Estate Loans	$912,076,550,483	$1,008,104,483,111	10.53%
Auto Loans	$478,097,954,685	$483,926,971,638	1.22%
All Other Loans	$246,811,803,637	$252,935,692,415	2.48%
Total Loans	**$1,636,986,308,805**	**$1,744,967,147,164**	**6.60%**
(Allowance for Loan & Inv. Loss)	-$21,465,383,081	-$23,105,032,429	7.64%
Foreclosed & Repossessed Property	$973,103,240	$1,134,155,189	16.55%
Land & Buildings	$33,062,720,290	$34,758,471,093	5.13%
Other Fixed Assets	$8,961,601,423	$9,599,561,086	7.12%
All Other Assets	$83,934,705,017	$98,192,863,278	16.99%
TOTAL ASSETS	**$2,344,415,989,607**	**$2,507,682,574,751**	**6.96%**
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	$28,102,426,680	$29,673,550,949	5.59%
Draws Against Borrowing Capacity	$78,640,931,579	$70,954,655,530	-9.77%
Reverse Repurchase Agreements	$200,036,654	$294,770,031	47.36%
Subordinated Debt	$4,155,726,469	$4,359,803,645	4.91%
Allowance for Credit Exposure Loss	$147,693,384	$171,915,647	16.40%
Other Liabilities	-$113,997	-$1	100.00%
Total Liabilities	**$111,246,700,769**	**$105,454,695,801**	**-5.21%**
Regular Shares & Deposits	$608,590,689,701	$636,196,433,032	4.54%
Money Market Shares	$347,590,280,028	$384,734,711,023	10.69%
Share Drafts	$394,216,141,353	$422,527,361,903	7.18%
IRA & Keogh	$86,628,882,142	$88,394,915,306	2.04%
Share Certificates	$567,302,818,182	$611,520,455,375	7.79%
Total Shares	**$2,004,328,811,406**	**$2,143,373,876,639**	**6.94%**
Undivided Earnings & Other Reserves	$245,019,003,190	$265,341,462,230	8.29%
FASB 115 Val Reserves	-$24,260,675,467	-$18,569,063,374	23.46%
Equity Acquired in Merger	$8,082,149,709	$12,081,603,455	49.49%
Total Reserves & Undivided Earnings	**$228,840,477,432**	**$258,854,002,311**	**13.12%**
TOTAL LIABILITIES & CAPITAL	**$2,344,415,989,607**	**$2,507,682,574,751**	**6.96%**

Consolidated U.S. Credit Union Financial Statement – cont. as of March 31, 2026

	1Q25	1Q26	%Chg
INCOME:			
Loans	$24,475,870,929	$26,608,065,412	8.71%
(Less Rebates)	-$7,366,141	-$7,543,866	-2.41%
Investments	$4,843,973,292	$5,279,520,703	8.99%
Fee Income	$2,369,414,363	$2,526,249,097	6.62%
Trading + Other Operating	$3,588,769,717	$3,840,180,890	7.01%
Total Income	**$35,270,662,160**	**$38,246,472,236**	**8.44%**
EXPENSES:			
Employee Compensation & Benefits	$9,356,441,933	$10,282,367,922	9.90%
Travel & Conference	$128,682,718	$146,852,937	14.12%
Office Occupancy	$1,038,744,473	$1,119,194,845	7.74%
Office Operations	$3,240,741,569	$3,487,531,002	7.62%
Education & Promotional	$628,086,646	$700,278,416	11.49%
Loan Servicing	$1,125,495,701	$1,233,353,610	9.58%
Professional Services	$1,576,239,974	$1,743,578,204	10.62%
Member Insurance	$7,212,080	$6,609,568	-8.35%
Operating Fees	$58,608,262	$56,682,232	-3.29%
Miscellaneous	$552,170,078	$659,777,212	19.49%
Operating Expense Subtotal	**$17,712,423,434**	**$19,436,225,948**	**9.73%**
Provision for Loan Losses	$3,234,313,016	$3,222,914,247	-0.35%
Operating Exp. + Provision for Loan Losses	$20,946,736,450	$22,659,140,195	8.18%
Non-Operating Gain (Loss)	$164,320,663	$83,682,250	-49.07%
Income before Dividends	$14,488,246,373	$15,671,014,291	8.16%
Interest on Borrowed Funds	$1,127,156,780	$1,012,152,265	-10.20%
Dividends	$9,429,529,037	$9,506,253,030	0.81%
Net Income	**$3,931,560,556**	**$5,152,608,996**	**31.06%**
SELECTED OPERATING DATA:			
Branches	19,952	20,498	2.74%
Members	142,220,991	146,810,620	3.23%
Potential Members	5,070,236,643	5,318,422,855	4.89%
Employees	349,855	363,942	4.03%
Members/Employee	407	403	-0.77%
Average Salary & Benefits/Employee	$106,975	$113,011	5.64%
Total YTD Loan Originations	**$132,042,893,845**	**$151,188,389,941**	**14.50%**

U.S. Credit Union Peer Group Performance as of March 31, 2026

	US Totals	< $20M	$20M-$50M	$50M-$100M	$100M-$250M	$250M-$500M	$500M-$1B	Over $1B
# of CUs	4,336	1,193	738	577	677	393	284	474
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	8.57%	2.00%	6.03%	4.28%	6.81%	7.02%	7.11%	9.22%
Loan Growth	6.55%	-3.53%	-1.16%	0.35%	3.40%	4.11%	4.71%	7.31%
Share Growth	6.89%	-0.32%	1.88%	2.21%	3.59%	3.81%	4.78%	7.80%
Member Growth	3.18%	-1.57%	-1.40%	-1.21%	0.27%	0.27%	1.20%	4.18%
Capital								
Net worth/Assets	11.26%	17.18%	14.03%	13.42%	12.41%	11.55%	11.06%	11.08%
Solvency Ratio	113.28%	121.52%	116.80%	115.72%	114.25%	113.17%	112.68%	113.16%
Allowance for Loan Losses/ Delinquent Loans	157.06%	92.65%	107.13%	109.61%	108.55%	129.35%	145.93%	163.01%
Delinquency Ratio	0.84%	1.43%	0.92%	0.83%	0.81%	0.72%	0.70%	0.86%
Earnings								
ROA	0.84%	0.21%	0.73%	-0.21%	0.74%	0.74%	0.73%	0.89%
Non-Interest Income/Average Assets	0.26%	0.17%	0.21%	0.24%	0.28%	0.29%	0.30%	0.25%
Net interest Margin	3.46%	3.95%	3.74%	3.67%	3.69%	3.59%	3.49%	3.43%
Operating Expenses/Average Assets	3.15%	4.07%	3.62%	4.59%	3.75%	3.70%	3.60%	2.99%
Yield on Average Earning Assets	5.49%	5.00%	4.87%	4.95%	5.19%	5.26%	5.30%	5.56%
Cost of Funds	1.93%	1.09%	1.06%	1.15%	1.33%	1.49%	1.65%	2.05%
Productivity								
Income per member	$261	$105	$162	$183	$215	$239	$252	$273
Income per employee	$420,358	$160,851	$249,931	$265,275	$280,744	$300,918	$336,060	$468,827
Operating expense per member	$132	$77	$107	$149	$135	$145	$147	$130
Assets per employee	$6,890,345	$2,987,298	$4,671,901	$4,786,927	$4,805,472	$5,061,661	$5,557,328	$7,615,990
YTD Loan Originations/Employee	$415,419	$144,638	$191,976	$198,838	$240,213	$265,838	$308,719	$476,628
Member Service Usage								
Auto Loan Penetration*	24.76%	31.35%	122.09%	61.84%	63.60%	38.75%	24.83%	18.14%
Share draft penetration	63.62%	22.85%	45.30%	51.20%	56.30%	59.57%	61.57%	65.78%
Credit card penetration	17.69%	4.26%	10.43%	12.55%	13.40%	14.21%	13.91%	19.10%
$ Average share balance	$14,433	$6,237	$10,058	$11,129	$12,542	$13,614	$14,039	$14,929
# Loan and Share Accounts per member *	2.63	1.92	3.19	2.71	2.85	2.69	2.53	2.62
Lending Profile								
Loans to Shares	81.41%	59.31%	56.95%	60.62%	68.78%	73.88%	78.94%	83.76%
Average Loan Balance	$19,441	$6,792	$3,806	$7,245	$8,887	$13,865	$19,540	$22,767
$ Total Loans Outstanding/ Employees	$4,794,636	$1,458,968	$2,272,677	$2,497,202	$2,870,649	$3,244,950	$3,790,724	$5,436,026
% of RE loans to total loans	57.77%	14.06%	33.41%	41.59%	48.11%	52.81%	57.16%	59.18%

* 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 March 31, 2026

For credit unions based in Utah.

	1Q25	1Q26	%Chg
ASSETS			
Cash Balances	$7,596,753,941	$7,398,267,940	-2.61%
Government & Agency Securities	$4,163,089,240	$4,959,565,273	19.13%
Investments at Other FIs	$519,264,401	$468,521,662	-9.77%
All Other Investments	$873,033,747	$1,093,153,284	25.21%
Total Investments	**$13,152,141,329**	**$13,919,508,159**	**5.83%**
Real Estate Loans	$22,436,432,449	$24,931,016,273	11.12%
Auto Loans	$17,014,875,247	$18,248,132,730	7.25%
All Other Loans	$7,910,284,319	$8,079,516,261	2.14%
Total Loans	**$47,361,592,015**	**$51,258,665,264**	**8.23%**
(Allowance for Loan & Inv. Loss)	-$599,541,645	-$750,561,358	25.19%
Foreclosed & Repossessed Property	$27,073,661	$41,980,740	55.06%
Land & Buildings	$1,315,254,345	$1,456,659,566	10.75%
Other Fixed Assets	$163,640,859	$173,473,967	6.01%
All Other Assets	$1,753,347,708	$2,120,187,380	20.92%
TOTAL ASSETS	**$63,173,508,272**	**$68,219,913,718**	**7.99%**
LIABILITIES & CAPITAL			
Dividends & Accounts Payable	$719,591,752	$736,510,655	2.35%
Draws Against Borrowing Capacity	$499,609,999	$444,699,999	-10.99%
Reverse Repurchase Agreements	$0	$0	0.00%
Subordinated Debt	$1,400,000	$1,400,000	0.00%
Allowance for Credit Exposure Loss	$5,057,222	$6,752,247	33.52%
Other Liabilities	$0	$0	-100.00%
Total Liabilities	**$1,225,658,973**	**$1,189,362,901**	**-2.96%**
Regular Shares & Deposits	$8,734,208,879	$8,509,102,628	-2.58%
Money Market Shares	$16,620,630,551	$19,215,346,935	15.61%
Share Drafts	$9,831,937,160	$10,385,536,992	5.63%
IRA & Keogh	$1,608,516,918	$1,701,091,110	5.76%
Share Certificates	$18,667,340,594	$19,887,339,011	6.54%
Total Shares	**$55,462,634,102**	**$59,698,416,676**	**7.64%**
Undivided Earnings & Other Reserves	$6,384,720,368	$7,129,141,022	11.66%
FASB 115 Val Reserves	**$29,807,999**	$105,044,045	252.40%
Equity Acquired in Merger	$70,686,830	$97,949,074	38.57%
Total Reserves & Undivided Earnings	**$6,485,215,197**	**$7,332,134,141**	**13.06%**
TOTAL LIABILITIES & CAPITAL	**$63,173,508,272**	**$68,219,913,718**	**7.99%**

Consolidated Utah Credit Union Financial Statement – cont. as of March 31, 2026

For credit unions based in Utah.

	1Q25	1Q26	%Chg
INCOME			
Loans	$786,434,540	$852,397,169	8.39%
(Less Rebates)	-$6,048	-$11,154	-84.42%
Investments	$94,180,250	$100,249,731	6.44%
Fee Income	$93,624,589	$108,066,515	15.43%
Trading + Other Operating	$92,998,195	$96,247,759	3.49%
Total Income	**$1,067,231,526**	**$1,156,950,020**	**8.41%**
EXPENSES			
Employee Compensation & Benefits	$235,738,423	$261,172,925	10.79%
Travel & Conference	$3,104,182	$3,125,536	0.69%
Office Occupancy	$26,137,961	$25,814,686	-1.24%
Office Operations	$81,682,937	$94,764,465	16.02%
Education & Promotional	$19,454,908	$15,266,609	-21.53%
Loan Servicing	$55,234,953	$54,874,361	-0.65%
Professional Services	$18,162,027	$20,106,252	10.70%
Member Insurance	$72,277	$59,183	-18.12%
Operating Fees	$1,243,297	$1,084,972	-12.73%
Miscellaneous	$21,124,454	$23,369,677	10.63%
Operating Expense Subtotal	**$461,955,419**	**$499,638,666**	**8.16%**
Provision for Loan Losses	$115,914,772	$127,726,715	10.19%
Operating Exp. + Provision for Loan Losses	$577,870,191	$627,365,381	8.57%
Non-Operating Gain (Loss)	$19,909,878	-$2,255,257	-111.33%
Income before Dividends	$509,271,213	$527,329,382	3.55%
Interest on Borrowed Funds	$6,714,431	$4,704,880	-29.93%
Dividends	$341,622,635	$340,686,900	-0.27%
Net Income	**$160,934,147**	**$181,937,602**	**13.05%**
SELECTED OPERATING DATA:			
Branches	481	493	2.49%
Members	4,020,681	4,197,640	4.40%
Potential Members	61,692,194	62,606,527	1.48%
Employees	9,929	10,798	8.75%
Members/Employee	405	389	-4.00%
Average Salary & Benefits/Employee	$94,970	$96,749	1.87%
Total YTD Loan Originations	**$5,126,879,972**	**$5,472,010,289**	**6.73%**

Utah Credit Union Peer Group Performance as of March 31, 2026

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	57	24	11	8	14
Average Assets	$1,788,757,650	$18,135,923	$115,454,214	$430,545,636	$6,914,968,748
12-month growth					
Net Worth Growth	12.36%	2.90%	6.80%	6.86%	8.95%
Loan Growth	9.91%	-5.29%	1.05%	5.16%	6.48%
Share Growth	10.03%	0.30%	3.79%	6.63%	6.51%
Member Growth	6.40%	-2.35%	1.49%	1.49%	3.14%
Capital					
Net worth/Assets	10.86%	17.57%	10.19%	11.35%	10.82%
Solvency Ratio	113.61%	122.66%	112.38%	113.46%	113.59%
Allowance for Loan Losses/Delinquent Loans	156.94%	256.72%	86.02%	146.08%	158.14%
Delinquency Ratio	0.85%	0.69%	1.27%	0.46%	0.86%
Earnings					
ROA	0.96%	-0.66%	0.50%	0.74%	0.98%
Non-Interest Income/Average Assets	0.29%	0.14%	0.23%	0.24%	0.29%
Net interest Margin	3.43%	3.46%	3.29%	3.08%	3.41%
Operating Expenses/Average Assets	3.02%	3.15%	3.28%	3.04%	2.99%
Yield on Average Earning Assets	5.70%	4.98%	5.56%	5.32%	5.67%
Cost of Funds	2.24%	1.67%	2.09%	2.13%	2.23%
Productivity					
Income per member	$272	$163	$256	$280	$273
Income per employee	$425,449	$267,507	$321,155	$332,833	$432,043
Operating expense per member	$125	$96	$139	$143	$125
Assets per employee	$6,641,427	$5,003,013	$5,302,699	$5,660,419	$6,714,959
YTD Loan Originations/Employee	$467,571	$231,676	$339,146	$301,765	$478,126
Member Service Usage					
Auto Loan Penetration	22.53%	29.60%	23.87%	20.64%	22.53%
Share draft penetration	67.99%	36.27%	61.40%	64.50%	68.38%
Credit card penetration	20.17%	3.76%	16.62%	17.50%	20.41%
$ Average share balance	$14,585	$9,972	$14,361	$16,014	$14,572
# Loan and Share Accounts per member	2.92	2.20	2.75	2.85	2.93
Lending Profile					
Loans to Shares	87.13%	70.44%	79.56%	81.98%	87.48%
Average Loan Balance	$20,846	$13,943	$17,750	$23,450	$20,850
$ Total Loans Outstanding/Employees	$5,001,070	$2,886,074	$3,727,666	$3,937,865	$5,079,862
% of RE loans to total loans	53.46%	36.58%	53.92%	63.80%	53.18%

Utah Credit Unions under $10 million in assets

as of March 31, 2026
CUs in group: 11

12-month share growth

Credit Union	Share growth	Shares
SEA	13.68%	$5,840,150
South Sanpete	8.14%	$1,022,210
Hollyfrontier Employee's	4.99%	$4,041,847
North Sanpete	0.71%	$925,763
Beckstrand and Associates	0.00%	$115

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Beckstrand and Associates	99.93%	$164,908
Hollyfrontier Employee's	32.18%	$5,994,749
Valley Wide	30.39%	$447,589
Presto Lewiston Employees	25.77%	$348,780
North Sanpete	23.30%	$1,211,388
Uintah	20.56%	$4,015,423
Flexpak	19.40%	$1,922,154
SEA	19.35%	$7,247,698
Gibbons and Reed Employees	17.92%	$6,300,027
Orem City Employees	14.39%	$2,689,938

12-month loan growth

Credit Union	Loan Growth	Loans
N/A	N/A	N/A

Return on Assets

Credit Union	ROA	Assets
Uintah	3.24%	$4,015,423
Flexpak	1.05%	$1,922,154
Beckstrand and Associates	0.97%	$164,908
Hollyfrontier Employee's	0.94%	$5,994,749
SEA	0.90%	$7,247,698
North Sanpete	0.87%	$1,211,388
Gibbons and Reed Employees	0.78%	$6,300,027
South Sanpete	0.55%	$1,161,352
Valley Wide	0.45%	$447,589
Presto Lewiston Employees	0.14%	$348,780

12-month member growth

Credit Union	Mbr. Growth	Members
SEA	1.19%	680
South Sanpete	1.03%	196
Beckstrand and Associates	0.00%	16
North Sanpete	0.00%	346

Loans/Shares

Credit Union	Loans/Shares	Shares
Hollyfrontier Employee's	114.67%	$4,041,847
Flexpak	92.93%	$1,545,358
Presto Lewiston Employees	80.39%	$258,747
North Sanpete	76.47%	$925,763
SEA	73.89%	$5,840,150
Orem City Employees	65.26%	$2,289,264
South Sanpete	56.39%	$1,022,210
Valley Wide	44.86%	$309,715
Uintah	34.81%	$3,186,967
Gibbons and Reed Employees	30.30%	$5,157,265

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

as of March 31, 2026
CUs in group: 18

12-month share growth

Credit Union	Share growth	Shares
Kings Peak	14.00%	$59,320,145
Devils Slide	10.48%	$18,269,942
Varex	9.66%	$13,816,037
Desertview	9.65%	$42,093,533
CUP	8.93%	$8,560,328
Firefighters	6.55%	$57,398,664
Millard County	3.95%	$57,092,084
Nephi Western Employees	3.70%	$30,120,224
San Juan	2.88%	$26,846,186
Education 1st	1.91%	$44,285,654

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Nephi Western Employees	34.28%	$46,078,276
Hi-land	27.17%	$37,866,397
Logan Medical	18.41%	$32,844,970
Varex	18.40%	$16,980,975
Local Union 354 IBEW	16.47%	$39,906,447
New Heights	14.57%	$28,211,016
Desertview	13.28%	$48,586,980
San Juan	13.16%	$31,105,359
Devils Slide	12.90%	$21,240,736
P&S	11.88%	$24,644,924

12-month loan growth

Credit Union	Loan Growth	Loans
Kings Peak	19.46%	$50,039,299
CUP	12.52%	$7,580,170
Freedom	5.89%	$49,485,190
Devils Slide	4.26%	$14,498,841
Desertview	1.60%	$21,431,456
Education 1st	0.63%	$52,106,536
Firefighters	0.30%	$44,646,452

Return on Assets

Credit Union	ROA	Assets
Kings Peak	1.61%	$65,408,671
Nephi Western Employees	1.40%	$46,078,276
Logan Medical	1.36%	$32,844,970
Local Union 354 IBEW	1.31%	$39,906,447
Desertview	1.27%	$48,586,980
Millard County	1.02%	$64,313,695
Freedom	1.01%	$69,695,849
Education 1st	0.78%	$61,723,921
New Heights	0.46%	$28,211,016
P&S	0.42%	$24,644,924

12-month member growth

Credit Union	Mbr. Growth	Members
San Juan	15.74%	4,808
Freedom	15.31%	4,437
Kings Peak	10.44%	3,926
CUP	5.47%	791
Devils Slide	4.66%	1,773
Firefighters	0.49%	3,466

Loans/Shares

Credit Union	Loans/Shares	Shares
Hi-land	114.54%	$27,514,177
Education 1st	93.93%	$44,285,654
Nephi Western Employees	93.51%	$30,120,224
Local Union 354 IBEW	85.02%	$33,370,554
CUP	84.91%	$8,560,328
Kings Peak	84.35%	$59,320,145
Freedom	81.17%	$60,467,931
Devils Slide	79.36%	$18,269,942
P&S	73.45%	$21,421,397
Firefighters	72.85%	$57,398,664

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

as of March 31, 2026

CUs in group: 13

12-month share growth

Credit Union	Share growth	Shares
Eastern Utah Community	11.46%	$193,386,736
Wasatch Peaks	9.89%	$521,756,765
Jordan	7.82%	$385,331,702
Members First	6.81%	$174,432,582
Alpine	6.15%	$323,666,216
Utah Heritage	5.56%	$138,894,266
Elevate	5.28%	$206,250,688
American United	4.74%	$334,660,060
Ascent	3.44%	$156,814,327
Pacific Horizon	3.33%	$128,189,662

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Elevate	20.43%	$260,028,853
Members First	14.68%	$206,147,801
Eastern Utah Community	13.47%	$224,520,981
Utah Heritage	12.35%	$160,821,879
Horizon Utah	11.36%	$186,663,953
American United	11.02%	$394,236,316
Wasatch Peaks	10.40%	$658,243,899
Alpine	10.07%	$362,847,647
Hercules First	9.48%	$164,411,754
Pacific Horizon	9.09%	$141,570,419

12-month loan growth

Credit Union	Loan Growth	Loans
Elevate	12.26%	$159,013,393
Members First	11.47%	$98,994,992
Wasatch Peaks	10.28%	$541,108,719
Desert Rivers	9.57%	$96,841,500
Jordan	7.06%	$232,304,048
Pacific Horizon	4.16%	$108,827,725
Utah Heritage	2.98%	$111,078,597
Alpine	1.15%	$245,457,886
American United	-0.17%	$295,208,228
Eastern Utah Community	-1.10%	$127,285,641

Return on Assets

Credit Union	ROA	Assets
Members First	1.94%	$206,147,801
Elevate	1.59%	$260,028,853
Utah Heritage	1.53%	$160,821,879
Pacific Horizon	1.08%	$141,570,419
Alpine	0.98%	$362,847,647
Wasatch Peaks	0.92%	$658,243,899
Eastern Utah Community	0.88%	$224,520,981
Hercules First	0.49%	$164,411,754
American United	0.24%	$394,236,316
Jordan	0.22%	$421,373,004

12-month member growth

Credit Union	Mbr. Growth	Members
Desert Rivers	5.70%	8,499
Wasatch Peaks	2.73%	31,964
Elevate	2.49%	15,277
Eastern Utah Community	1.67%	12,689
Utah Heritage	0.83%	8,889
Jordan	0.07%	25,750

Loans/Shares

Credit Union	Loans/Shares	Shares
Wasatch Peaks	99.87%	$521,756,765
Hercules First	99.14%	$113,783,344
Desert Rivers	94.11%	$101,452,063
American United	88.21%	$334,660,060
Pacific Horizon	84.90%	$128,189,662
Utah Heritage	79.97%	$138,894,266
Ascent	78.75%	$156,814,327
Elevate	77.10%	$206,250,688
Alpine	75.84%	$323,666,216
Eastern Utah Community	65.82%	$193,386,736

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

as of March 31, 2026
CUs in group: 15

12-month share growth

Credit Union	Share growth	Shares
Cyprus	12.26%	$1,780,795,132
Goldenwest	10.84%	$3,500,138,842
Utah First	10.31%	$738,364,314
America First	8.84%	$21,601,348,302
Chevron	7.73%	$4,747,042,688
Utah Community	7.61%	$3,372,327,559
Mountain America	6.28%	$19,995,830,392
Operating Engineers Local Union #3	6.00%	$1,402,578,462
Utah Power	5.89%	$949,202,218
Deseret First	5.87%	$1,133,413,504

Net Worth/Assets

Credit Union	Net Worth/Assets	Assets
Operating Engineers Local Union #3	14.78%	$1,650,775,391
Goldenwest	14.35%	$4,092,961,317
Cyprus	13.14%	$2,067,952,557
America First	12.89%	$24,729,579,208
Utah Power	12.78%	$1,090,893,883
Chevron	12.72%	$5,440,106,627
Security Service	11.79%	$14,211,059,145
Delta Community	11.08%	$9,143,684,231
Utah Community	10.86%	$3,864,199,087
Mountain America	10.67%	$22,659,231,635

12-month loan growth

Credit Union	Loan Growth	Loans
Goldenwest	13.60%	$3,288,367,652
Delta Community	12.92%	$6,399,611,376
Utah Community	12.62%	$3,158,280,301
Cyprus	12.46%	$1,853,277,139
Utah Power	12.10%	$528,422,834
Utah First	8.97%	$935,176,106
Mountain America	8.08%	$18,439,836,531
America First	7.61%	$16,747,592,302
Canyon View	6.18%	$1,757,934,941
Granite	3.48%	$696,817,981

Return on Assets

Credit Union	ROA	Assets
Goldenwest	1.58%	$4,092,961,317
America First	1.42%	$24,729,579,208
Utah Power	1.27%	$1,090,893,883
Operating Engineers Local Union #3	1.18%	$1,650,775,391
Utah First	1.03%	$1,163,168,944
Utah Community	1.02%	$3,864,199,087
Delta Community	1.00%	$9,143,684,231
Deseret First	0.96%	$1,260,613,257
Mountain America	0.89%	$22,659,231,635
Canyon View	0.60%	$2,141,690,228

12-month member growth

Credit Union	Mbr. Growth	Members
Cyprus	13.59%	162,120
Granite	8.73%	40,620
Utah First	7.56%	45,230
Mountain America	5.79%	1,433,256
Operating Engineers Local Union #3	5.70%	121,682
Goldenwest	5.56%	209,927
Deseret First	5.44%	87,493
Delta Community	4.25%	537,196
America First	4.16%	1,552,965
Utah Community	3.83%	268,370

Loans/Shares

Credit Union	Loans/Shares	Shares
Cyprus	103.19%	$1,780,795,132
Security Service	102.57%	$11,242,658,270
Utah First	101.09%	$738,364,314
Canyon View	95.37%	$1,843,367,530
Goldenwest	93.95%	$3,500,138,842
Utah Community	92.87%	$3,372,327,559
Mountain America	91.61%	$19,995,830,392
Chartway	91.53%	$2,786,131,448
Granite	91.29%	$755,886,343
Deseret First	89.09%	$1,133,413,504

* 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.

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