

THIRTY-EIGHTH ANNUAL AND SEVENTY-SECOND

**Report
of the
Commissioner
of
Financial Institutions**

STATE OF UTAH

TO THE HONORABLE

GARY R. HERBERT
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 2017 to June 30, 2018

G. EDWARD LEARY
Commissioner of Financial Institutions



STATE OF UTAH

Gary R. Herbert
Governor
Spencer J. Cox
Lieutenant Governor

DEPARTMENT OF FINANCIAL INSTITUTIONS

G. Edward Leary
Commissioner
Darryle P. Rude
Chief Examiner
R. Paul Allred
Deputy Commissioner

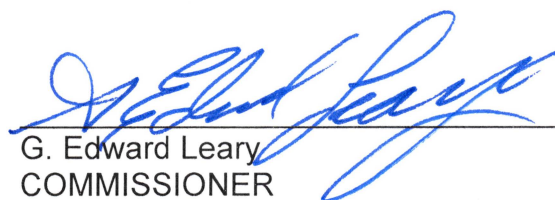
To The Honorable, Gary R. Herbert
Governor of the State of Utah

and

The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Thirty-Eighth Annual and Seventy-Second Report of the Department of Financial Institutions for the period July 1, 2017 to June 30, 2018. I do hereby certify by oath that a detailed statement of all fees and other moneys received by the department during this period are included herein.

Respectfully submitted,


G. Edward Leary
COMMISSIONER

Subscribed and sworn to before me this

1st day of October, 2018.


Notary Public



Residing at Salt Lake City, Utah

My Commission expires: August 31, 2021

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Department History

DATE	EVENT
1896-1907	State chartered banks supervised by Secretary of State.
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 "Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.
1990	S.B. 37 "Mortgage Lending and Servicing Act" required all mortgage lenders, brokers and servicers to register with the Department. The first registration required January 31, 1991. Effective April 24, 1990.
1991	S.B. 154 including "Regulation of Independent Escrow Agents", Chapter 22 of Title 7, required all escrow agents to register with the Department annually. The first registration required July 1, 1991. Effective July 1, 1991.
1994	S.B. 171 "Financial Institutions Amendments" updated Utah laws governing financial institutions to reflect changes in the industry. Effective July 1, 1994.
1995	S.B. 70 "Financial Institutions Amendments" modified Utah law regarding interstate banking and branching in response to the federal Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. Effective June 1, 1995.

Department History (Continued)

DATE	EVENT
1996	S.B. 69 "Foreign Depository Institutions Act" enacted law regulating foreign chartered depository institutions participating in Utah's financial markets. Effective July 1, 1996. S.B. 90 "Depository Institutions Amendments" amended various provisions of Title 7 in response to concerns identified by independent escrow agents, banks, credit unions, industrial loan corporations, and savings and loan associations. Effective July 1, 1996.
1997	H.B. 5 "Automated Teller Machine Amendments" repealed "Consumer Funds Transfer Facilities Act" and enacted the "Automated Teller Machine Act". Effective July 1, 1997. H.B. 26 "Depository Institution Name Amendments" allowed federally insured Utah-chartered industrial loan corporations to use the terms "bank" or "savings bank" in their names. Effective February 26, 1997. S.B. 100 "Financial Institution Amendments" amended various provisions of Title 7 including authorizing the Commissioner of Financial Institutions to issue de novo industrial loan corporation charters. Provision authorizing de novo industrial loan corporation charters effective March 12, 1997. The balance of the provisions effective July 1, 1997.
1998	H.B. 235 "Consumer Credit Code Amendments" amended Title 70C, Utah Consumer Credit Code, eliminating the ten day payment grace period on open-end consumer credit agreements and increasing the allowable delinquency charge to \$30. Effective May 4, 1998. H.B. 427 "Depository Institutions Insurance Powers" amended Title 7, Financial Institutions, by authorizing state-chartered financial institutions to engage in insurance business provided they comply with Title 31A, Insurance Code. Effective May 4, 1998.
1999	H.B. 42 "Trade and Business Name Amendments" amended Title 16, Corporations, eliminating requirement that the names of depository institutions include "corporation, incorporated, company, corp., inc., or co." Effective May 3, 1999. H.B. 86 "Check Abuse Amendments" amended Title 7, Chapter 15, Dishonored Instruments, penalizing those who write and refuse to promptly cover bad checks. Effective May 3, 1999. H.B. 194 "Consumer Credit Issues" amended Title 70C, Consumer Credit Code, clarifying the department's ability to commence administrative or judicial proceedings on its own initiative and requiring the department to report to the legislature on consumer education efforts on a biennial basis. Effective May 3, 1999.

Department History (Continued)

DATE	EVENT
1999 (Continued)	S.B. 57 "Regulation of Check Cashing" enacted Title 7, Chapter 23, Check Cashing Registration Act, requiring registration and regulation of companies that provide check cashing or deferred deposit loan (payday loan) services, or both. Effective May 3, 1999. S.B. 113 "Financial Services Amendments" amended Title 7, Chapter 15, Dishonored Instruments, exempting depository institutions (as holders of a dishonored instrument) from service charge provisions as long as the loan contract specifically provides for services charges. Also amended Title 70C, Consumer Credit Code, allowing depository institutions to contract for a delinquency charge in excess of the limits set in law. Effective May 3, 1999. S.B. 136 "Uniform Consumer Credit Code Amendments" amended Title 70C, Consumer Credit Code, countering common law that declares as void liquidated damages that are punitive and clarifying what constitutes changes in open-end credit contracts while also requiring 30 days notice before a change in terms of open-end consumer contracts become effective. Effective May 3, 1999. S.B. 237 "Utah Credit Union Act Amendments" amended Title 7, Chapter 9, Credit Unions, limiting credit union fields of membership as well as establishing member-business loan limitations. Effective May 3, 1999.
2000	S.B. 222 "Financial Institutions Amendments" amended various sections of Title 7 including clarifying definitions and references to Administrative Rules, addressing the department's sharing of information with other state agencies, per diem assessments for examinations, stay of proceedings against institutions, and days on which depository institutions are closed. It also created a bank advisory board and clarified the duties of a credit union supervisory committee. Effective May 1, 2000.
2001	S.B. 44 "Fees Payable to the Commissioner of Financial Institutions" amended Title 7 Chapter 1, Fees Payable to Commissioner, reducing the annual asset-based fee for all Utah chartered depository institutions. The fee reduction is most evident for institutions with total assets exceeding \$600 million as the rate was reduced from 4 cents to 2 cents per thousand for total assets exceeding \$600 million. The amendment provides for quarterly averaging of total assets which will benefit institutions that are growing when compared to using a single year-end total. Effective April 30, 2001. H.B. 263 "Interstate Branching of Depository Institution" amended Title 7 Chapter 1, Interstate Branching, allowing an out-of-state depository institution to establish a de novo branch in Utah if its home state permits a Utah state chartered depository institution to establish a de novo branch in that state under substantially the same terms and conditions. Effective April 30, 2001.

Department History (Continued)

DATE	EVENT
2003	H.B. 162 "Amendments Related to Financial Institutions" established a two-year legislative task force to study issues related to credit unions and other financial institutions and to make recommendations that would be acted upon by the 2005 General Session of the Legislature. Title 7, Chapter 7, Savings and Loan Associations, was amended to clarify the voting requirements of Mutual Associations, and Title 7, Chapter 9, Credit Unions, was amended to define "nonexempt credit unions" and to establish restrictions and limitations for financial institutions becoming nonexempt credit unions. Effective May 5, 2003. H.B. 189 "Lending Law Amendments" enacted Title 7, Chapter 24, Title Lending Registration Act, requiring registration and regulation to companies the provide loans secured by the title to a motor vehicle, mobile home, or motorboat, excluding purchase money loans and loans extended by a depository institution. It also amended Title 7, Chapter 23, Check Cashing Registration Act to enact provisions governing the electronic disbursement and collection of deferred deposit loans. Effective May 5, 2003. H.B. 299 "Trust Law Amendments" amended the Revenue and Tax Code (Title 59) and the Utah Probate Code (Title 75), repealing the tax on accrued income in future irrevocable trusts, modifying the statutory rule against perpetuities, and providing protection for certain trust assets. These amendments put Utah on par with other states as a preferred place to organize trusts and trust companies. Certain tax-related provisions are effective for taxable years beginning on or after January 1, 2004. All other provisions take effect on December 31, 2003. S.B. 130 "Regulation of Check Cashers" amended Title 7, Chapter 23, Check Cashing Registration Act, allowing borrowers to rescind deferred deposit loans by the next business day and to make partial payments in increments of at least \$5, requiring certain provisions on loans extended through the Internet, and requiring lenders to make additional disclosures. Effective May 5, 2003. S.B. 157 "Regulation of Credit Union Service Organizations and Other Credit Union Related Entities" modified Title 7, Chapter 9, Credit Unions, addressing the authority and jurisdiction of the Department in regulating the formation and activities of a credit union service organization. It also restricts the use of entities other than credit union service organizations or loan production offices to provide services to credit union members and provided for some limited grandfathering. Effective May 5, 2003. S.B. 177 "Regulation of Debt Cancellation Agreements and Debt Suspension Agreements" enacted Section 324 to Article 3, Powers and Duties of Commissioner of Financial Institutions, Chapter 1, General Provisions, of Title 7, authorizing the Commissioner to adopt by rule guidelines governing the issuance and regulation of debt cancellation agreements and debt suspension agreements by any depository institution subject to the jurisdiction of the

Department History (Continued)

DATE	EVENT
2003 (Continued)	Department. Any rule adopted by the Commissioner, as applied to a particular class of depository institution, shall be substantially similar to any federal regulation applying to the same class of depository institution. Effective May 5, 2003.
2004	H.B. 192 "Repeal of Thrifts Settlement Financing" repealed Title 7, Chapter 21, Thrifts Settlement Financing. Enacted in 1988, the chapter was part of a compromise and settlement reached with depositors who had money in the thrifts, and with certain thrift institutions, affected by the failure of the Industrial Loan Guaranty Corporation(ILGC). All claims arising with respect to the failure of the ILGC have been closed. As a result, the chapter was repealed. Effective May 3, 2004. S.B. 47 "Uniform Trust Code" modified the Utah Probate Code (Title 75) to provide for the administration of trusts in concert with other states adopting the uniform law. and amended Title 7, Chapter 5, Trust Business, to preserve the trust benefits enacted in 2003 (see H. B. 299 from the 2003 session above). Effective July 1, 2004. S.B. 176 "Financial Institutions Amendments" amended various sections of Title 7 including changing the title of Chapter 8, from Industrial Loan Corporations to Industrial Banks, and authorizing all industrial banks and those commercial and savings banks that are Sub S corporations to convert to Limited Liability Companies (LLCs). This change may only occur once the IRS approves depository institutions eligible for an LLC tax status designation. The drafting of this bill required changing an "Industrial Loan Corporation" to an "Industrial Loan Company" everywhere it occurred in the Code. DFI took the opportunity to recommend these institutions be "Industrial Banks" instead of "Industrial Loan Companies." Effective March 17, 2004.
2005	S.B. 157 "Utah Consumer Credit Code Amendments" modified the Consumer Credit Code to allow state-chartered depository institutions to offer second mortgage loans with or without a prepayment penalty. It also clarified when a delinquency charge on closed-end loans could be assessed and deleted language related to minimum charges on open-end accounts. Effective March 16, 2005. S.B. 158 "Dishonored Instrument Amendments" amended Title 7, Chapter 15, Dishonored Instruments, to clarify that depository institutions are exempt from the provisions of this section, even if they purchase loan contracts from another depository institution. Effective March 16, 2005.
2006	S.B. 116 "Department of Financial Institutions' Fees" amended Title 7, Chapter 1, Article 4, increasing the annual assessment, registration, application, and examination fees financial institutions pay to the commissioner. Consumer

Department History (Continued)

DATE	EVENT
2006 (Continued)	lenders, mortgage loan servicers, third-party payment providers, and the smallest credit union are the only entities who did not have an increase in the fees they pay to the department. Effective May 1, 2006. S.B. 123 "Utah Consumer Credit Code Amendments" amended two provisions in Title 70C, Utah Consumer Credit Code. The first amendment exempted non-federal guaranteed student loans from the code. The second amendment modified the requirement to issue a notice of a change of terms for open-end contracts from 30 days to 15 days. Effective May 1, 2006. S.B. 162 "Department of Financial Institutions Enforcement of Applicable Law" modified Title 7, Financial Institutions Act, Title 70C, Utah Consumer Credit Code, and Title 70D, Mortgage Lending and Servicing Act to make a violation of applicable federal law a violation of the Financial Institutions Act and provided for enforcement by the Department. Effective May 1, 2006. S.B. 252 "Consumer Credit Code Amendments" amended Title 70C, Utah Consumer Credit Code imposing requirements on the waiver of class action rights related to closed-end consumer contracts and open-end consumer credit contracts. It also modified provisions of Title 70C relating to changes in open-end consumer credit contracts. Effective March 15, 2006.
2007	S.B. 144 "Financial Institutions Amendments" amended various sections of Title 7, including changing the definition of control to the current federal level of 10 percent, lowering application fees for institutions of less than \$5 million in total assets, clarifying that banks must be formed as a corporation or a limited liability company, and prohibiting the conversion to a series limited liability company. Effective April 30, 2007. S.B. 16 "Lending Registration Acts Amendments" amended Chapters 23 and 24 of Title 7, imposing a fine on lenders who register late, requiring additional disclosures regarding a consumer's statutory right to make partial payments and to rescind a contract, requiring a consumer's request for a rollover during the period allowed by law, and changing examination cycles from a calendar year to annually. The department is now allowed to impose an administrative fine up to \$1,000 for violations cited. Effective April 30, 2007.
2008	S.B. 83 "Check Cashing and Deferred Deposit Lending Registration Act" amended Chapter 23 of Title 7, renaming the chapter by adding "Deferred Deposit Lending" to the title and prohibiting Deferred Deposit Lenders from extending a new loan on the same business day a payment is made if the current loan is at least 12 weeks old. Also, Deferred Deposit Lenders now need to provide additional statistical information from the preceding calendar year when they renew their registration. This information will then be reported in aggregate in the Commissioner's annual report to the Governor and Legislature. Effective May 5, 2008.

Department History (Continued)

DATE	EVENT
2008 (Continued)	S.B. 171 "Repeal of Certain Reporting by Financial Institutions" amended Title 76, removing the requirement for depository institutions to file SARS with the State Bureau of Investigation. Some Federally-chartered depository institutions had not been filing SARS with SBI because of federal preemption. This bill removed the requirement from all depository institutions. Effective May 5, 2008. S.B. 296 "Financial Institutions Amendments" amended Chapter 9 of Title 7, by raising the lending limit from 1 percent to 4 percent, repealing the six-month member requirement for Member Business Loans, and adjusting the Member Business Loan limit annually by following the Consumer Price Index. Effective May 5, 2008.
2009	H.B. 286 "Regulation of Lending by the Department of Financial Institutions" amended Titles 70C, Utah Consumer Credit Code, and 70D, Mortgage Financing Regulation, to comply with the SAFE Mortgage Licensing Act passed by Congress in July, 2008. The SAFE Act requires mortgage loan originators to be licensed. States must bring their laws into compliance or risk federal intervention and control. Effective May 12, 2009. S.B. 140 "Financial Institutions Disclosure of Records" amended Title 7, Chapter 1, Financial Information Privacy, allowing a depository institution to disclose account information to law enforcement if written authorization is obtained from all account holders. Effective May 12, 2009.
2010	H.B. 15 "Deferred Deposit Lending Amendments" modified Title 7, Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act, increasing the information required to be submitted in the annual operation statement, reducing the permissible length for rollovers from 12 weeks to 10 weeks, imposing restrictions related to communications at a borrower's place of employment, and providing for an extended payment plan option. Effective May 11, 2010.
2012	H.B. 459 "Amendments to Deferred Deposit Lending" modified Title 7, Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act, increasing the information Deferred Deposit Lenders are required to submit on their annual operation statement, voiding credit extended by a Deferred Deposit Lender who is not properly registered under this chapter, and requiring certain information regarding written complaints be included in the Department's annual report. Effective May 9, 2012. S.B. 108 "Financial Institutions Amendments" amended Title 7, Chapter 3, Banks, and Chapter 8, Industrial Banks, including credit exposure to derivative transactions in the limitations on loans and extensions of credit. The Commissioner may, by Administrative Rule, define the terms "derivative" and "credit exposure to a derivative transaction" and exempt certain classes of derivatives and credit exposure. Effective May 9, 2012.

Department History (Continued)

DATE	EVENT
2013	S.B. 150 "Financial Institutions Amendments" repealed Chapter 7, Savings and Loan Associations, of Title 7 and Section 7-1-206, removing the Savings and Loans Associations charter as an option for state-chartered depository institutions and eliminating the position of supervisor of savings and loan associations. It also removed references to savings and loan associations and savings banks throughout Title 7. The bill created the position of supervisor of money services businesses; exempted entities licensed under Title 31A, Insurance Code, from having to register under Chapter 22, Regulation of Independent Escrow Agents; and revised the registration requirements under Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act. Effective May 14, 2013, except for the registration requirements under Chapter 23 (effective July 1, 2013).
2014	H.B. 316 "Financial Institutions Fee Amendments" amended Title 7, Chapter 1, Fees Payable to Commissioner, reducing the annual asset-based fee for all Utah chartered depository institutions. The reduction reinstated the fee schedule that existed prior to the last fee increase in 2006. Each state chartered depository institution, except for the 13 smallest credit unions, had a decrease in the fees they pay to the department. Effective May 13, 2014. S.B. 124 "Financial Institutions and Services Amendments" amended or repealed eight sections of Title 7, Financial Institutions, two sections of Title 70C, Utah Consumer Credit Code, and four sections of Title 70D, Financial Institution Mortgage Financing Regulation Act. Repealed sections in Title 7 addressed redundancies with federal law or conflicts with generally accepted accounting principles (GAAP). Amendments included deleting the (2)(c) category of credit unions in Title 7, Chapter 9, Credit Unions, as none no longer exist; raising the exemption allowed in Title 70C, Chapter 1, Part 2, Scope and Jurisdiction, to the federal level; establishing a single fee for all consumer credit lenders in Title 70C, Chapter 8, Part 2, Notification and Fees; and extending exemption to all federally insured depository institutions in Title 70D, Chapter 2, Part 2, Notification to Commissioner. Effective May 13, 2014.
2015	S.B. 24 "Department of Financial Institutions Amendments" enacted Chapter 25 of Title 7, Money Transmitter Act, codifying the qualifications, requirements, and powers of the Department with regard to the regulation and supervision of Money Transmitters that had previously been enforced through Administrative Rule R331-14, Rule Governing Parties Who Engage in the Business of Issuing and Selling Money Orders, Traveler's Checks, and Other Instruments for the Purpose of Effecting Third-Party Payments. It also modified Chapter 22, Regulation of Independent Escrow Agents, and Chapter 24, Title Lending Registration Act, requiring escrow agents and title lenders, as well as money transmitters, to use the Nationwide Mortgage Licensing System (NMLS) to file their annual registration, notification, and/or licensing application with the Department. Effective May 12, 2015.

Department History (Continued)

DATE	EVENT
2016	H.B. 177 "Mortgage Lending Amendments" amended Chapter 2 of Title 70D, Mortgage Lending and Servicing Act, to require mortgage lenders who perform six specific functions related to originating a mortgage loan to register with the Department through the National Multistate Licensing System and Registry, as well as with Division of Real Estate, Department of Commerce, under Chapter 2c of Title 61, Utah Residential Mortgage Practices and Licensing Act. Effective May 10, 2016. H.B. 292 "Deferred Deposit Lending Amendments" modified Title 7, Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act, to increase the information Deferred Deposit Lenders are required to submit on their annual operation statement, require Deferred Deposit Lenders to obtain a consumer credit report before extending an initial loan to a borrower and to report certain loan information to a consumer reporting agency for all loans extended, modify the notice required before civil action may be initiated, and amend the requirements under which a extended payment plan must be offered. Effective July 1, 2016. S.B. 55 "Financial Institutions Amendments" amended Chapter 1 of Title 7, General Provisions, to clarify that the Commissioner has examination authority over Technology Service Providers who are providing services or activities to a depository institution subject to the jurisdiction of the Department. It also authorizes the Commissioner to share information obtained from the examination of a Technology Service Provider with the depository institution serviced by the Technology Service Provider. Effective May 10, 2016.
2017	HB 40 "Check Cashing and Deferred Deposit Lending Amendments" amended Title 7, Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act, to modify the registration requirements, grant rulemaking authority, amend the restrictions on extensions of deferred deposit loans, and change the requirement of each premise be examined annually. Effective May 9, 2017. HB 44 "Department of Financial Institutions Related Amendments" amended Chapter 1 of Title 7, General Provisions, to permit the delegation of powers and duties when the Commissioner authorizes it in writing, change the position of supervisor of trusts to supervisor of holding companies, and modify the restrictions on acquisition of institutions and holding companies. Effective May 9, 2017.
2018	SB 143, 1st Substitute, "Employment Background Checks" enacted Section 212 of Article 2, Department of Financial Institutions, Chapter 1, General Provisions, of Title 7, requiring current employees in, and all applicants for, specifically identified positions in the department to submit to a fingerprint-based local, regional, and national criminal history background check and ongoing monitoring as a condition of employment, beginning on July 1, 2018. Effective May 8, 2018.

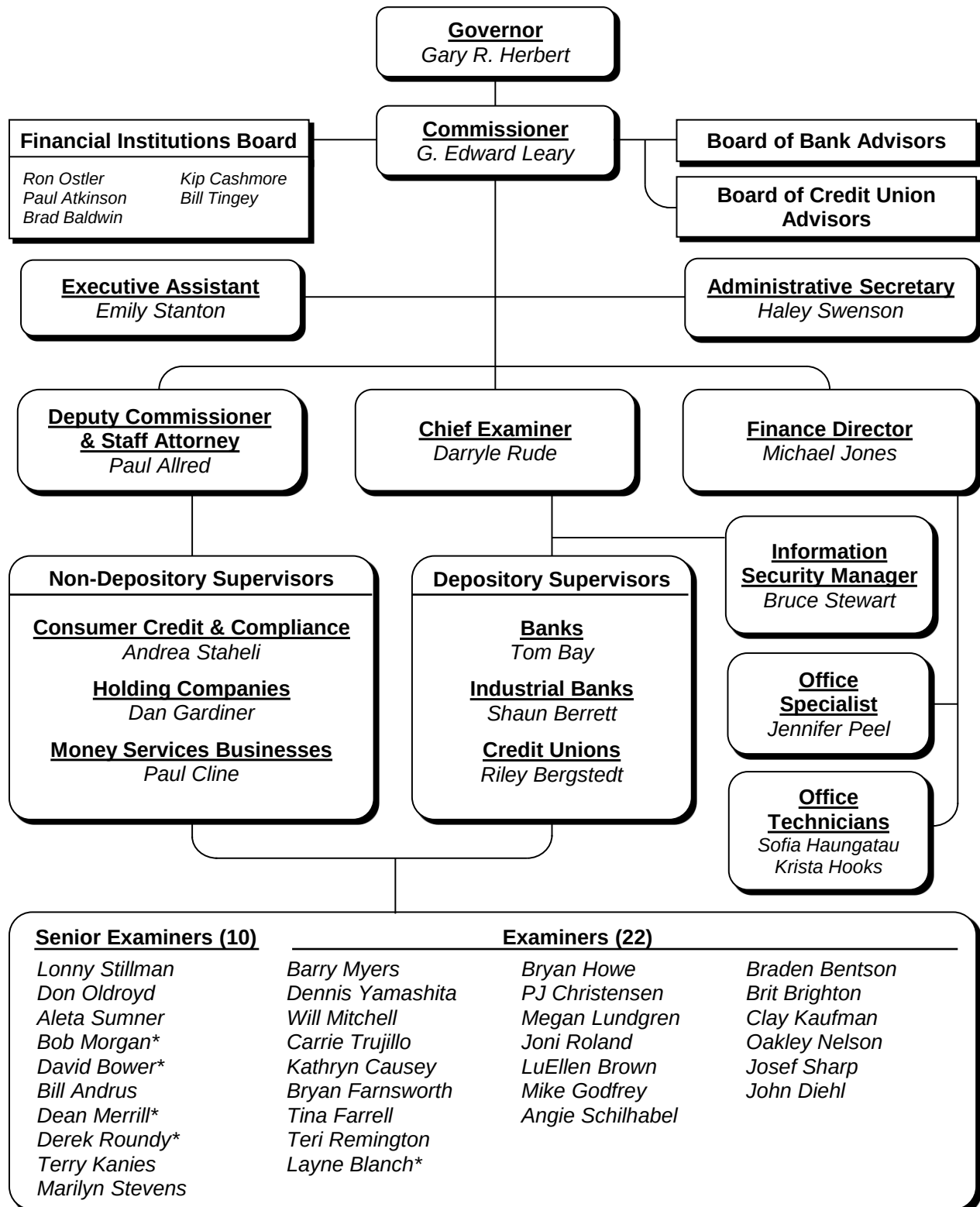
Department Commissioners

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

<u>Name</u>	<u>Dates</u>
Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to 1992
G. Edward Leary	1992 to date

Organizational Chart

September 18, 2018



* Dedicated Large Bank Examiner

Appropriations**July 1, 2017 to June 30, 2018****Total Appropriation for the Period Shown..... \$ 7,964,900****Expenditures****July 1, 2017 to June 30, 2018**

Personnel Services 3,706,824

Employer's Contributions:

Retirement..... 874,910

Other Employment Benefits 1,233,385

Travel Expense 216,280

Current Expense 356,390

Office Lease..... 244,018

Data Processing..... 94,760

Capital Outlay - 0 -

Passthrough Payments..... 300,000

Total Expenditure 7,026,567

Balance of Appropriation Unexpended Lapsed to Restricted Fund 938,333

Total Expenditure for the Period Shown..... \$ 7,964,900

Cash Receipts**July 1, 2017 to June 30, 2018**

Asset Based Fees:

Banks	\$ 3,221,214
Credit Unions	293,093
Industrial Banks.....	3,382,081

Annual Registration / Licensing Fees:

Regulated Lenders.....	122,212
Mortgage Servicers	62,800
Financial Institution Holding Companies	6,800
Money Management Certification.....	12,500
Money Transmitters	24,700
Check Cashers and Deferred Deposit Lenders.....	37,985

Application Fees:

Applications.....	5,200
Securities	- 0 -

Examination Fees:

Deferred Deposit Lenders, Title Lenders, and Trust Companies	96,443
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Miscellaneous Fees:

Miscellaneous	17,275
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Total Deposited with the State Treasurer \$ 7,282,303

Accreditations

The Department of Financial Institutions was first accredited by the Conference of State Bank Supervisors (CSBS) in 1994 and by the National Association of State Credit Union Supervisors (NASCUS) in 1995. These professional organizations administer accreditation programs for its member states. The accreditation programs apply national standards for the regulation of banks and credit unions, respectively. Accreditation recognizes the professionalism and proficiency of the Department and its staff. In order to maintain its accredited status, the Department is reviewed annually and re-accredited every five years by both CSBS and NASCUS. The Department's last re-accreditation review was performed by CSBS in October of 2014 and by NASCUS in January of 2015.

Utah Depository Institutions

Legal Holidays

Every Sunday is a legal holiday.

Utah Code, Section 7-1-808 designates Sundays as a day depository institutions shall be closed to the general public. It also allows a depository institution to elect to be open or closed on any other day of the year, including all state and federal holidays. The Board of Directors of each institution is responsible for designating the days that their depository institution will be closed to the general public.

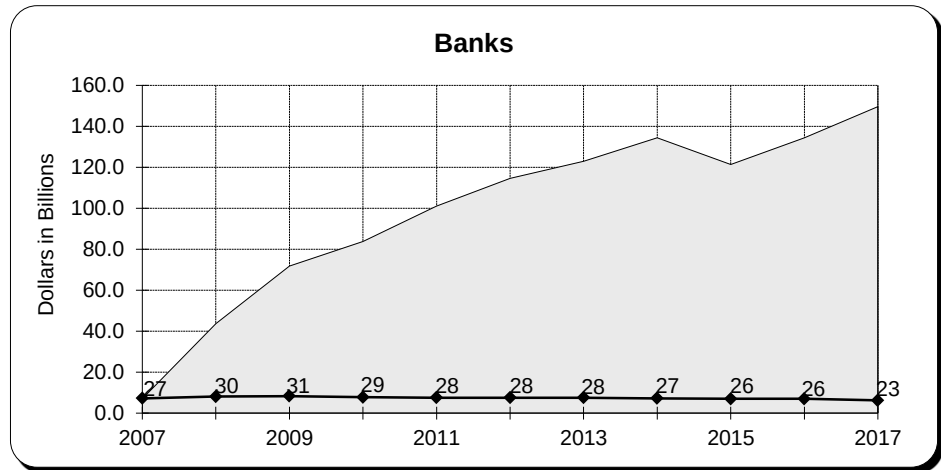
Department of Financial Institutions Official Website

dfi.utah.gov

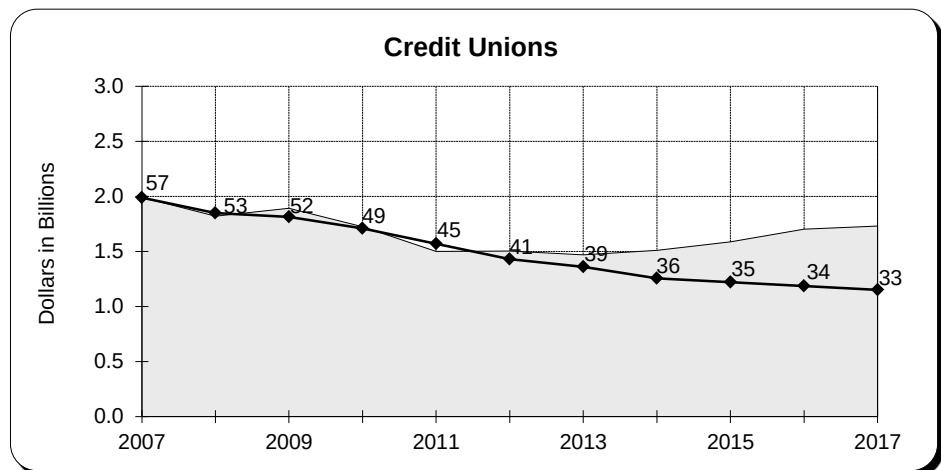
The department's website provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

Trend of Total Assets and Number of State Chartered Institutions (Dollars in Thousands)

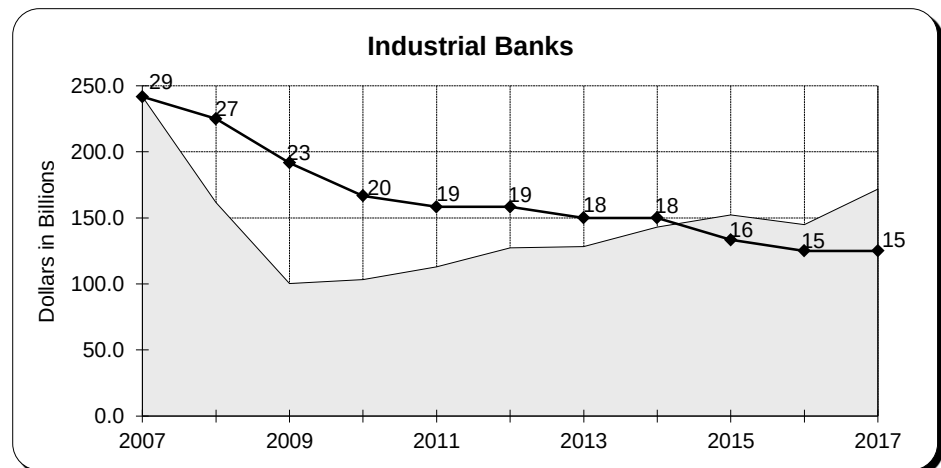
Year End	No.	Banks Assets
2007	27	7,000,432
2008	30	43,657,243
2009	31	71,767,659
2010	29	83,774,106
2011	28	101,047,357
2012	28	114,588,963
2013	28	122,928,374
2014	27	134,394,781
2015	26	121,355,018
2016	26	134,369,174
2017	23	149,600,482



Year End	No.	Credit Unions Assets
2007	57	1,991,748
2008	53	1,820,236
2009	52	1,891,906
2010	49	1,724,316
2011	45	1,500,082
2012	41	1,503,476
2013	39	1,468,979
2014	36	1,509,818
2015	35	1,587,072
2016	34	1,702,032
2017	33	1,730,375



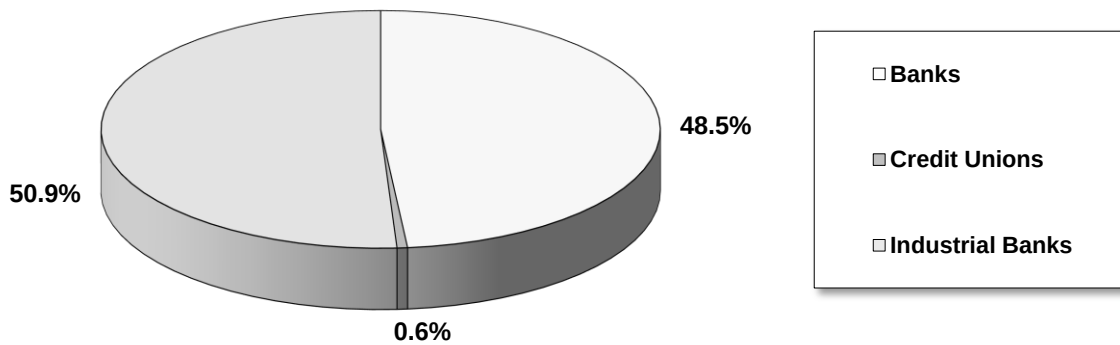
Year End	No.	Industrial Banks Assets
2007	29	241,824,490
2008	27	161,660,340
2009	23	100,296,002
2010	20	103,286,249
2011	19	112,943,130
2012	19	127,311,188
2013	18	128,274,061
2014	18	143,027,910
2015	16	152,251,642
2016	15	144,899,026
2017	15	171,802,549



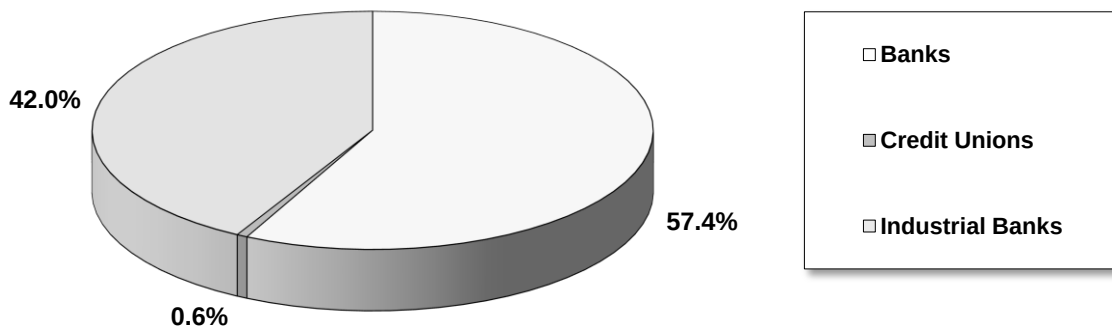
Comparative Schedule of State Chartered Institutions as of Fiscal Year-End
(Dollars in Thousands)

Industry	June 30, 2017		Total Assets	June 30, 2018		Total Assets	Increase or (Decrease)
	Institutions	Branches		Institutions	Branches		
State Banks.....	24	92	137,044,963	23	101	159,868,256	22,823,293
Credit Unions.....	33	33	1,703,392	32	34	1,730,990	27,598
Industrial Banks.....	15	2	143,917,666	14	0	116,901,540	(27,016,126)
TOTALS.....	72	127	282,666,021	69	135	278,500,786	(4,165,235)

Total Assets Distribution - June 30, 2017



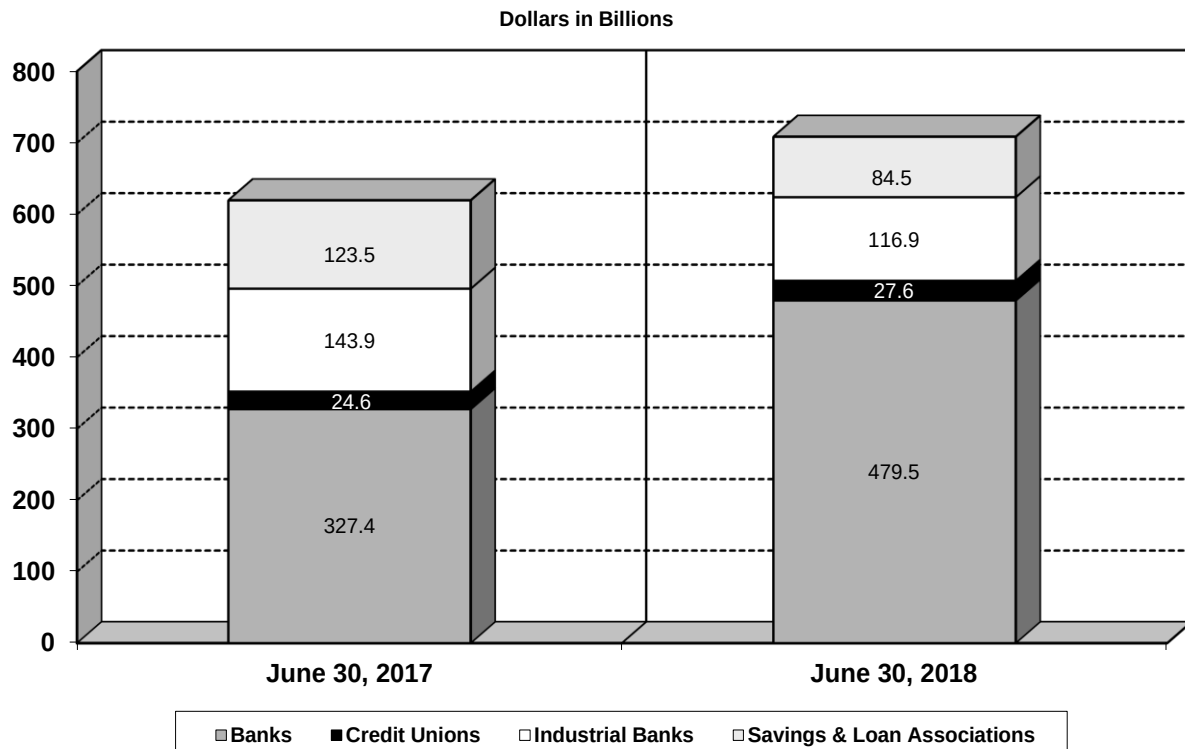
Total Assets Distribution - June 30, 2018



Comparative Schedule of Utah Depository Institutions as of Fiscal Year-End
(Dollars in Thousands)

	June 30, 2017		June 30, 2018		
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	Percent of Change
<u>Commercial Banks</u>					
State.....	24	137,044,963	23	159,868,256	16.7%
National.....	4	190,385,134	4	319,608,437	67.9%
Total.....	28	327,430,097	27	479,476,693	46.4%
<u>Credit Unions</u>					
State.....	33	1,703,392	32	1,730,990	1.6%
Federal.....	33	22,931,159	31	25,881,889	12.9%
Total.....	66	24,634,551	63	27,612,879	12.1%
<u>Industrial Banks</u>					
Total State.....	15	143,917,666	14	116,901,540	-18.8%
<u>Savings & Loan Associations</u>					
Total Federal.....	2	123,529,439	1	84,487,088	-31.6%
TOTALS.....	111	619,511,753	105	708,478,200	14.4%

Total Assets Comparison



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Banks

State Chartered Banks
June 30, 2018

Bank / Phone Number	Address	Organized	President
Ally Bank 801-790-5000	200 West Civic Center Drive, Suite 201 Sandy, UT 84070	2004	Jeffrey Brown, CEO
American Bank of Commerce 801-377-4222	3670 North University Avenue Provo, UT 84604-4424	1996	Andrew Howard
Bank of Utah 801-409-5000	2605 Washington Boulevard Ogden, UT 84401-0231	1952	Douglas L. DeFries
Brighton Bank 801-943-6500	7101 Highland Drive Salt Lake City, UT 84121-3703	1978	Robert M. Bowen
Cache Valley Bank 435-753-3020	101 North Main Street Logan, UT 84321-3917	1975	N. George Daines, Chairman
Capital Community Bank 801-356-6699	3280 North University Avenue Provo, UT 84604	1993	Michael Watson
Central Bank 801-375-1000	75 North University Avenue Provo, UT 84601	1891	Mark W. Packard
Continental Bank 801-595-7000	15 West South Temple, Ste 300 Salt Lake City, UT 84101	2003	Nathan J. Morgan
FinWise Bank 801-545-6000	820 East 9400 South Sandy, UT 84094	2000	Kent Landvatter
First Utah Bank 801-272-9454	3826 South 2300 East Salt Lake City, UT 84109-3499	1978	Brad R. Baldwin
Grand Valley Bank 435-654-7400	2 South Main Street Heber City, UT 84032	1983	David Armbruster
Green Dot Bank 801-374-9500	1675 North 200 West Provo, UT 84604-2540	1978	Mary Dent
Gunnison Valley Bank 435-528-7221	10 South Main Street Gunnison, UT 84634	1909	Paul Andersen
Holladay Bank & Trust 801-272-4275	2020 East 4800 South Holladay, UT 84117-5171	1973	Katie Spratling
Home Savings Bank 801-487-0811	1455 East 2100 South Salt Lake City, UT 84105	1979*	John G. Sorensen Jr.
Liberty Bank 801-355-7411	326 South 500 East Salt Lake City, UT 84102-4022	1992*	Kendall E. Phillips

* Date converted to a state chartered bank

State Chartered Banks
June 30, 2018

Bank / Phone Number	Address	Organized	President
Marlin Business Bank 888-479-9111	2795 East Cottonwood Parkway, Suite 120 Salt Lake City, UT 84121	2008	Raymond J. Dardano
People's Intermountain Bank 801-756-7681	33 East Main Street American Fork, UT 84003-2360	1913	Rick W. Anderson
Prime Alliance Bank 801-296-2200	1868 South 500 West Woods Cross, UT 84087	2004	Gary Harding
Rock Canyon Bank 801-222-9006	215 West 2230 North Provo, UT 84604	1991	R. Tod Monsen
State Bank of Southern Utah 435-865-2300	377 North Main Street Cedar City, UT 84720	1957	Eric J. Schmutz
Transportation Alliance Bank, Inc. 801-624-5000	4185 Harrison Boulevard, Suite 200 Ogden, UT 84403	1998	Curt Queyrrouze
Utah Independent Bank 435-529-7459	55 South State Street Salina, UT 84654	1977	Craig A. White

National Banks Headquartered in Utah
June 30, 2018

Bank / Phone Number	Address	Organized	President
American Express National Bank 801-945-2000	4315 South 2700 West Salt Lake City, UT 84184	1989	Robert Garinger
First National Bank of Layton 801-544-4241	12 South Main Street Layton, UT 84041	1905	K. John Jones
Morgan Stanley Bank N.A. 801-236-3600	201 South Main, 5 th Floor Salt Lake City, UT 84111	1990	Frank K. Stepan
Zions First National Bank 801-524-2330	One South Main Street Salt Lake City, UT 84111-1923	1873	A. Scott Anderson

Out of State Banks with Branches in Utah
June 30, 2018

Bank / Phone Number	Address	Organized	Local Executive Officer
Bank of the West ⁽¹⁾ 801-531-3411	142 East 200 South Salt Lake City, UT 84111	1874	James E. Smith
Glacier Bank ⁽²⁾ 208-415-5310	49 Commons Loop Kalispell, MT 59901	1955	Dennis Durfee
D.L. Evans Bank ⁽³⁾ 208-678-9186	375 North Overland Burley, ID 83318	1904	John V. Evans, Jr.
Goldman Sachs Bank USA ⁽⁴⁾ 801-884-1500	222 South Main Salt Lake City, UT 84108	2004	Michael J. Civitella
JPMorgan Chase Bank, N.A. ⁽⁵⁾ 801-481-5000	80 West Broadway, Suite 200 Salt Lake City, UT 84101-2024	1863	M. Craig Zollinger
KeyBank, N.A. ⁽⁶⁾ 801-535-1000	50 South Main Street, Suite 2000 Salt Lake City, UT 84130-0815	1849	Jill M. Taylor
U.S. Bank, N.A. ⁽⁷⁾ 801-534-6071	15 West South Temple 6 th Floor Salt Lake City, UT 84101	1929	Damon Miller
Washington Federal, N.A. ⁽⁸⁾ 801-366-2238	505 East 200 South Salt Lake City, UT 84102	1917	Marlise Fisher
Wells Fargo Bank, N.A. ⁽⁹⁾ 801-246-5526	299 South Main, 10 th Floor Salt Lake City, UT 84111	1852	Greg Winegardner

⁽¹⁾ Bank of the West is chartered by the state of California and is headquartered in San Francisco, CA.

⁽²⁾ Glacier Bank is chartered by the state of Montana and is headquartered in Kalispell, MT. It operates branches in Utah under the names of 1st Bank and Mountain West Bank.

⁽³⁾ D.L. Evans Bank is chartered by the state of Idaho and is headquartered in Burley, ID.

⁽⁴⁾ Goldman Sachs Bank USA is chartered by the state of New York and is headquartered in New York City, NY.

⁽⁵⁾ JPMorgan Chase Bank, N.A. holds a federal charter and is headquartered in Chicago, IL.

⁽⁶⁾ KeyBank, N.A. holds a federal charter and is headquartered in Cleveland, OH.

⁽⁷⁾ U. S. Bank, N.A. holds a federal charter and is headquartered in Minneapolis, MN.

⁽⁸⁾ Washington Federal, N.A. holds a federal charter and is headquartered in Seattle, WA.

⁽⁹⁾ Wells Fargo Bank, N.A. holds a federal charter and is headquartered in Sioux Falls, SD.

Branches of State Chartered Banks

One Hundred Branches of Twenty-Three State Banks

June 30, 2018

Name of Bank Branch	City	County
Ally Bank	Sandy	Salt Lake
American Bank of Commerce	Provo	Utah
Heber City	Heber City	Wasatch
Lindon	Lindon	Utah
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Bountiful	Bountiful	Davis
Brigham City	Brigham City	Weber
Layton	Layton	Davis
Logan	Logan	Cache
Orem	Orem	Utah
Providence	Providence	Cache
Redwood Road	Salt Lake City	Salt Lake
Roy	Roy	Weber
Sandy	Sandy	Salt Lake
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Tremonton	Tremonton	Box Elder
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Ephraim	Ephraim	Sanpete
Fairview	Fairview	Sanpete
Layton	Layton	Davis
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Main	Logan	Cache
Nephi	Nephi	Juab
North Ephraim	Ephraim	Sanpete
North Logan	North Logan	Cache
Price	Price	Carbon
St. George-River Road	St. George	Washington
St. George-Sunset	St. George	Washington
St. George-Tabernacle	St. George	Washington
St. George-Washington	Washington	Washington
Capital Community Bank	Provo	Utah
Orem	Orem	Utah
Pleasant Grove	Pleasant Grove	Utah
Salem	Salem	Utah
Sandy	Sandy	Salt Lake
Central Bank	Provo	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Mapleton	Mapleton	Utah
North Lehi	Lehi	Utah
Orem	Orem	Utah
Payson	Payson	Utah

Branches of State Chartered Banks

One Hundred Branches of Twenty-Three State Banks

June 30, 2018

Name of Bank Branch	City	County
Central Bank (<i>Continued</i>)		
Pleasant Grove.....	Pleasant Grove.....	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Springville.....	Springville.....	Utah
Continental Bank.....	Salt Lake City	Salt Lake
FinWise Bank.....	Sandy	Salt Lake
First Utah Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
International.....	West Valley	Salt Lake
Midvale	Midvale	Salt Lake
Riverton	Riverton	Salt Lake
Sandy	Sandy	Salt Lake
Grand Valley Bank	Heber City	Wasatch
Collbran	Collbran	Mesa, CO
Fruita	Fruita	Mesa, CO
Grand Junction	Grand Junction	Mesa, CO
Grand Junction Main	Grand Junction	Mesa, CO
Midway	Midway	Wasatch
Park City.....	Park City.....	Summit
Vernal	Vernal	Uintah
Green Dot Bank	Provo	Utah
Gunnison Valley Bank.....	Gunnison	Sanpete
Holladay Bank & Trust	Salt Lake City	Salt Lake
Home Savings Bank	South Salt Lake	Salt Lake
Liberty Bank	Salt Lake City	Salt Lake
Marlin Business Bank	Salt Lake City	Salt Lake
People's Intermountain Bank	American Fork.....	Utah
Alpine	Alpine	Utah
Bountiful	Bountiful	Davis
Draper	Draper	Salt Lake
Highland	Highland	Utah
Layton.....	Layton.....	Davis
Lehi.....	Lehi.....	Utah
Lewiston	Lewiston	Cache
Logan	Logan	Cache
Murray	Murray	Salt Lake
North Logan.....	Logan	Cache
Pleasant Grove.....	Pleasant Grove.....	Utah
Preston, ID	Preston	Franklin, ID
Preston, ID (In Store)	Preston	Franklin, ID
Provo	Provo	Utah
Provo/Orem	Orem	Utah
Riverton	Riverton	Salt Lake
Salem	Salem	Utah
Salt Lake City	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Saratoga Springs.....	Saratoga Springs.....	Utah
South Jordan	South Jordan	Salt Lake

Branches of State Chartered Banks**One Hundred Branches of Twenty-Three State Banks**

June 30, 2018

Name of Bank Branch	City	County
People's Intermountain Bank <i>(Continued)</i>		
Spanish Fork	Spanish Fork	Utah
Springville	Springville	Utah
St. George	St. George	Washington
Tremonton	Tremonton	Box Elder
Prime Alliance Bank	Woods Cross	Davis
Rock Canyon Bank	Provo	Utah
Orem	Orem	Utah
Pleasant Grove	Pleasant Grove	Utah
Spanish Fork	Spanish Fork	Utah
St. George	St. George	Washington
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Hurricane	Hurricane	Washington
Kanab	Kanab	Kane
Orderville	Orderville	Kane
Parowan	Parowan	Iron
Richfield	Richfield	Sevier
Santa Clara	Santa Clara	Washington
South Interchange	Cedar City	Iron
St. George	St. George	Washington
St. George River Road	St. George	Washington
Tropic	Tropic	Garfield
Transportation Alliance Bank, Inc.	Ogden	Weber
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Monroe	Monroe	Sevier

State Bank Members of Federal Reserve System

June 30, 2018

	Location
Ally Bank	Sandy
Bank of Utah	Ogden
First Utah Bank	Salt Lake City
Green Dot Bank	Provo
Marlin Business Bank	Salt Lake City
Utah Independent Bank	Salina

Changes in State Chartered Banks

<u>State Banks and Branches:</u>	<u>June 30, 2017</u>	<u>June 30, 2018</u>
State Banks.....	24	23
Branches	92	100
Branches approved but not opened	3	0

<u>Branches Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Bank of Utah, Bountiful	10-26-16	05-22-17*
Central Bank, North Lehi.....	01-27-17	03-26-18
People's Intermountain Bank, Preston, ID	11-17-15	07-11-17
People's Intermountain Bank, Tremonton	12-20-17	04-18-18

<u>Branches from Bank Acquisition:</u>	<u>Number of Branches</u>	<u>Date</u>
People's Intermountain Bank	5	10-09-17

<u>Branches Closed:</u>	<u>Date Closed</u>
First Utah Bank, Centennial Park.....	12-20-17

<u>Banks Acquired:</u>	<u>Acquired By:</u>	<u>Date</u>
Town & Country Bank	People's Intermountain Bank.....	11-10-17

* Inadvertently not recorded on last annual report.

State Chartered Banks
June 30, 2018

23 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	American Bank of Commerce	Bank of Utah	Brighton Bank	Cache Valley Bank
ASSETS						
Cash and Due.....	5,406,711	3,374,000	4,809	194,803	25,130	154,530
Securities.....	21,840,777	20,300,000	0	135,713	55,821	16,236
Federal Funds Sold.....	115,152	0	10,621	575	5,672	13,032
Loan & Lease Financing Receivables.....	120,673,163	111,935,000	74,040	959,572	118,974	958,743
LESS: Allowance for Losses.....	1,099,200	966,000	849	11,313	1,811	13,924
Trading Assets.....	3,000	3,000	0	0	0	0
Premises and Fixed Assets.....	511,745	351,000	2,065	14,609	2,791	30,604
Other Real Estate Owned.....	31,264	11,000	0	0	0	31
Investments in Unconsolidated Subs.....	125,000	125,000	0	0	0	0
Investments in RE Ventures.....	614,204	614,000	0	0	0	0
Intangible Assets.....	62,716	0	0	6,020	0	715
Other Assets.....	11,583,724	11,149,000	3,374	38,417	6,678	9,917
TOTAL ASSETS.....	159,868,256	146,896,000	94,060	1,338,396	213,255	1,169,884
LIABILITIES						
Deposits (Noninterest-Bearing).....	4,124,250	247,000	34,455	482,022	80,073	398,218
Deposits (Interest-Bearing).....	106,905,383	100,009,000	45,571	622,994	97,874	634,774
Federal Funds Purchased.....	297,974	94,000	0	64,696	10,932	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	28,153,250	27,909,000	0	0	0	3,000
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	2,625,585	2,474,000	1,067	9,591	493	3,389
TOTAL LIABILITIES.....	142,106,442	130,733,000	81,093	1,179,303	189,372	1,039,381
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	66,379	1,000	1,523	3,656	500	6,582
Surplus.....	15,333,365	14,903,000	4,928	8,534	4,361	19,920
Undivided Profits.....	2,362,070	1,259,000	6,516	146,903	19,022	104,001
TOTAL EQUITY CAPITAL.....	17,761,814	16,163,000	12,967	159,093	23,883	130,503
TOTAL LIABILITIES & EQUITY.....	159,868,256	146,896,000	94,060	1,338,396	213,255	1,169,884

State Chartered Banks

June 30, 2018

23 Reporting Figures In Thousands of Dollars	Capital Community Bank	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank
ASSETS							
Cash and Due.....	41,459	18,007	12,340	23,996	40,724	11,173	1,171,677
Securities.....	0	286,268	14,981	500	26,715	174,583	171,029
Federal Funds Sold.....	0	66,400	0	0	0	0	0
Loan & Lease Financing Receivables....	313,252	700,323	137,331	65,784	266,054	188,560	22,801
LESS: Allowance for Losses.....	2,799	17,786	2,408	998	3,271	2,801	1,173
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,134	26,299	1,044	375	13,403	9,138	387
Other Real Estate Owned.....	1,187	8,504	1,226	0	0	77	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	204	0	0
Intangible Assets.....	0	780	0	1,158	2,528	283	11,139
Other Assets.....	8,917	11,818	3,136	998	12,823	3,923	161,236
TOTAL ASSETS.....	363,150	1,100,613	167,650	91,813	359,180	384,936	1,537,096
LIABILITIES							
Deposits (Noninterest-Bearing).....	55,732	286,422	0	21,620	106,497	114,113	1,207,154
Deposits (Interest-Bearing).....	248,277	551,349	139,496	54,107	156,687	216,352	140,899
Federal Funds Purchased.....	0	88,589	0	0	21,175	7,700	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	18,500	0	0	0	30,000	8,000	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	1,314	5,317	2,094	865	2,737	1,216	23,833
TOTAL LIABILITIES.....	323,823	931,677	141,590	76,592	317,096	347,381	1,371,886
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	737	438	41,064	1,701	0
Surplus.....	25,241	1,572	11,611	9,714	5,182	3,562	118,243
Undivided Profits.....	12,836	166,836	13,712	5,069	(4,162)	32,292	46,967
TOTAL EQUITY CAPITAL.....	39,327	168,936	26,060	15,221	42,084	37,555	165,210
TOTAL LIABILITIES & EQUITY.....	363,150	1,100,613	167,650	91,813	359,180	384,936	1,537,096

State Chartered Banks

June 30, 2018

23 Reporting Figures In Thousands of Dollars	Gunnison Valley Bank	Holladay Bank & Trust	Home Savings Bank	Liberty Bank	Marlin Business Bank	People's Intermountain Bank	Prime Alliance Bank
ASSETS							
Cash and Due.....	8,484	19,264	10,918	892	75,525	51,414	4,263
Securities.....	2,830	1,766	7,093	1,406	18,840	304,621	31,843
Federal Funds Sold.....	0	400	0	0	100	908	3,370
Loan & Lease Financing Receivables....	58,898	35,204	99,770	5,485	978,668	1,703,017	321,627
LESS: Allowance for Losses.....	3,655	918	1,447	225	15,555	22,308	6,925
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	64	1,188	1,796	866	0	27,790	109
Other Real Estate Owned.....	0	134	1,069	14	0	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	4,049	30,595	0
Other Assets.....	3,213	2,617	1,200	258	15,101	64,778	3,188
TOTAL ASSETS.....	69,834	59,655	120,399	8,696	1,076,728	2,160,815	357,475
LIABILITIES							
Deposits (Noninterest-Bearing).....	17,140	14,122	3,307	376	1,640	646,486	11,886
Deposits (Interest-Bearing).....	46,472	36,248	99,810	7,404	863,568	1,138,829	305,425
Federal Funds Purchased.....	0	0	487	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	2,250	0	0	0	0	90,000	2,500
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	611	508	565	48	57,431	17,029	801
TOTAL LIABILITIES.....	66,473	50,878	104,169	7,828	922,639	1,892,344	320,612
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	100	1,050	500	1,243	1	2,736	243
Surplus.....	2,830	358	350	2,666	57,030	57,738	28,311
Undivided Profits.....	431	7,369	15,380	(3,041)	97,058	207,997	8,309
TOTAL EQUITY CAPITAL.....	3,361	8,777	16,230	868	154,089	268,471	36,863
TOTAL LIABILITIES & EQUITY.....	69,834	59,655	120,399	8,696	1,076,728	2,160,815	357,475

State Chartered Banks
June 30, 2018

23 Reporting Figures In Thousands of Dollars	Rock Canyon Bank	State Bank of Southern Utah	Transportation Alliance Bank	Utah Independent Bank
ASSETS				
Cash and Due.....	57,450	73,511	26,753	5,589
Securities.....	43	226,391	51,184	12,914
Federal Funds Sold.....	0	194	8,204	5,676
Loan & Lease Financing Receivables....	319,536	695,349	660,216	54,959
LESS: Allowance for Losses.....	3,220	9,563	9,389	862
Trading Assets.....	0	0	0	0
Premises and Fixed Assets.....	2,285	18,455	5,826	517
Other Real Estate Owned.....	5,253	0	2,769	0
Investments in Unconsolidated Subs.....	0	0	0	0
Investments in RE Ventures.....	0	0	0	0
Intangible Assets.....	2,649	2,800	0	0
Other Assets.....	9,892	35,431	34,586	3,223
TOTAL ASSETS.....	393,888	1,042,568	780,149	82,016
LIABILITIES				
Deposits (Noninterest-Bearing).....	134,947	234,474	3,611	22,955
Deposits (Interest-Bearing).....	215,645	648,073	580,780	45,749
Federal Funds Purchased.....	0	10,395	0	0
Trading Liabilities.....	0	0	0	0
Other Borrowed Money.....	0	0	90,000	0
Notes and Subordinated Debentures.....	0	0	0	0
Other Liabilities.....	1,837	11,018	8,702	1,119
TOTAL LIABILITIES.....	352,429	903,960	683,093	69,823
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	600	255	0	672
Surplus.....	20,245	4,134	43,146	689
Undivided Profits.....	20,614	134,219	53,910	10,832
TOTAL EQUITY CAPITAL.....	41,459	138,608	97,056	12,193
TOTAL LIABILITIES & EQUITY.....	393,888	1,042,568	780,149	82,016

Nationally Chartered Banks Headquartered in Utah
June 30, 2018

4 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	First National Bank of Layton	Morgan Stanley Bank	Zions First National Bank
ASSETS					
Cash and Due.....	37,640,028	23,880,999	36,049	12,557,000	1,165,980
Securities.....	66,063,115	1,462,828	40,311	49,083,000	15,476,976
Federal Funds Sold.....	15,423,678	0	61	14,866,000	557,617
Loan & Lease Financing Receivables.....	192,047,219	87,049,844	242,469	59,441,000	45,313,906
LESS: Allowance for Losses.....	2,614,808	1,955,345	3,910	166,000	489,553
Trading Assets.....	1,223,192	0	0	989,000	234,192
Premises and Fixed Assets.....	885,694	51	6,047	0	879,596
Other Real Estate Owned.....	4,779	0	165	0	4,614
Investments in Unconsolidated Subs.....	82,307	40,629	0	0	41,678
Investments in RE Ventures.....	1,594,911	1,033,947	0	451,000	109,964
Intangible Assets.....	1,146,835	101,623	0	0	1,045,212
Other Assets.....	6,111,487	2,561,616	12,205	1,623,000	1,914,666
TOTAL ASSETS.....	319,608,437	114,176,192	333,397	138,844,000	66,254,848
LIABILITIES					
Deposits (Noninterest-Bearing).....	31,577,307	502,973	92,337	6,940,000	24,041,997
Deposits (Interest-Bearing).....	215,816,072	74,887,833	195,373	110,829,000	29,903,866
Federal Funds Purchased.....	465,652	0	1,466	0	464,186
Trading Liabilities.....	298,961	0	0	185,000	113,961
Other Borrowed Money.....	29,214,769	21,501,337	0	4,063,000	3,650,432
Notes and Subordinated Debentures.....	800,000	800,000	0	0	0
Other Liabilities.....	7,180,057	4,888,648	1,938	1,760,000	529,471
TOTAL LIABILITIES.....	285,352,818	102,580,791	291,114	123,777,000	58,703,913
EQUITY CAPITAL					
Perpetual Preferred Stock.....	830,900	0	0	0	830,900
Common Stock.....	1,790	50	1,710	0	30
Surplus.....	17,763,702	4,410,833	15,128	8,005,000	5,332,741
Undivided Profits.....	15,659,227	7,184,518	25,445	7,062,000	1,387,264
TOTAL EQUITY CAPITAL.....	34,255,619	11,595,401	42,283	15,067,000	7,550,935
TOTAL LIABILITIES & EQUITY.....	319,608,437	114,176,192	333,397	138,844,000	66,254,848

Out-of-State Banks with Branches in Utah
June 30, 2018

9 Reporting Figures In Thousands of Dollars	Total Non-Utah Banks	Bank of the West	D. L. Evans Bank	Glacier Bank	Goldman Sachs Bank USA
ASSETS					
Cash and Due.....	681,682,909	8,560,576	93,118	368,108	49,593,000
Securities.....	786,741,600	12,116,276	318,626	2,798,096	2,421,000
Federal Funds Sold.....	262,480,837	0	453	0	22,550,000
Loan & Lease Financing Receivables.....	2,312,095,362	61,396,635	999,172	8,002,459	69,741,000
LESS: Allowance for Losses.....	25,850,144	614,806	16,271	131,564	412,000
Trading Assets.....	337,999,359	49,465	0	0	22,456,000
Premises and Fixed Assets.....	23,772,704	348,044	49,379	237,043	62,000
Other Real Estate Owned.....	1,098,517	8,984	5,276	8,419	23,000
Investments in Unconsolidated Subs.....	12,263,923	0	0	0	0
Investments in RE Ventures.....	9,681,623	471,009	0	0	0
Intangible Assets.....	95,282,547	4,231,815	540	343,864	72,000
Other Assets.....	230,580,385	2,989,186	35,866	254,416	10,962,000
TOTAL ASSETS.....	4,727,829,622	89,557,184	1,486,159	11,880,841	177,468,000
LIABILITIES					
Deposits (Noninterest-Bearing).....	958,233,775	16,855,427	459,660	2,924,784	1,000
Deposits (Interest-Bearing).....	2,567,778,321	51,704,402	769,148	6,547,215	127,684,000
Federal Funds Purchased.....	121,557,408	245,118	116,392	361,515	782,000
Trading Liabilities.....	127,557,863	117,351	0	0	6,914,000
Other Borrowed Money.....	290,719,429	7,587,057	0	404,954	2,719,000
Notes and Subordinated Debentures.....	20,446,892	0	0	0	4,250,000
Other Liabilities.....	156,309,506	1,066,442	9,464	66,925	8,511,000
TOTAL LIABILITIES.....	4,242,603,194	77,575,797	1,354,664	10,305,393	150,861,000
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,573,127	6	901	20	8,000,000
Surplus.....	253,370,237	9,732,148	75,525	1,242,874	5,802,000
Undivided Profits.....	221,283,064	2,249,233	55,069	332,554	12,805,000
TOTAL EQUITY CAPITAL.....	485,226,428	11,981,387	131,495	1,575,448	26,607,000
TOTAL LIABILITIES & EQUITY.....	4,727,829,622	89,557,184	1,486,159	11,880,841	177,468,000
 *Deposits in Utah if available.....	 33,916,623	 264,330	 0	 235,457	 0

*Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council's public funds program provide Utah deposit information.

Out-of-State Banks with Branches in Utah
June 30, 2018

9 Reporting Figures In Thousands of Dollars	JP Morgan Chase Bank N.A.	KeyBank N.A.	U.S. Bank N.A.	Washington Federal N.A.	Wells Fargo Bank N.A.
ASSETS					
Cash and Due.....	437,418,000	3,444,447	18,933,741	345,919	162,926,000
Securities.....	230,863,000	29,634,542	111,465,209	2,925,851	394,199,000
Federal Funds Sold.....	205,545,000	10,662	92,722	0	34,282,000
Loan & Lease Financing Receivables.....	854,430,000	90,783,566	282,986,008	11,455,522	932,301,000
LESS: Allowance for Losses.....	9,861,000	901,866	3,919,971	128,666	9,864,000
Trading Assets.....	268,682,000	742,183	1,095,711	0	44,974,000
Premises and Fixed Assets.....	11,432,000	877,116	2,424,448	269,674	8,073,000
Other Real Estate Owned.....	374,000	38,065	127,498	11,275	502,000
Investments in Unconsolidated Subs.....	67,000	21	78,902	0	12,118,000
Investments in RE Ventures.....	7,709,000	1,338,614	0	0	163,000
Intangible Assets.....	33,729,000	3,055,712	13,023,820	311,796	40,514,000
Other Assets.....	127,312,000	6,839,809	26,714,957	583,151	54,889,000
TOTAL ASSETS.....	2,167,700,000	135,862,871	453,023,045	15,774,522	1,675,077,000
LIABILITIES					
Deposits (Noninterest-Bearing).....	406,495,000	30,819,828	82,834,769	1,540,307	416,303,000
Deposits (Interest-Bearing).....	1,120,260,000	76,883,814	268,117,428	9,825,314	905,987,000
Federal Funds Purchased.....	101,073,000	1,666,840	2,497,543	0	14,815,000
Trading Liabilities.....	108,163,000	435,086	904,426	0	11,024,000
Other Borrowed Money.....	118,377,000	8,636,555	34,319,863	2,370,000	116,305,000
Notes and Subordinated Debentures.....	299,000	848,892	3,300,000	0	11,749,000
Other Liabilities.....	97,396,000	1,423,220	13,252,394	59,061	34,525,000
TOTAL LIABILITIES.....	1,952,063,000	120,714,235	405,226,423	13,794,682	1,510,708,000
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	1,785,000	250,000	18,200	0	519,000
Surplus.....	99,132,000	9,752,107	14,266,915	799,668	112,567,000
Undivided Profits.....	114,720,000	5,146,529	33,511,507	1,180,172	51,283,000
TOTAL EQUITY CAPITAL.....	215,637,000	15,148,636	47,796,622	1,979,840	164,369,000
TOTAL LIABILITIES & EQUITY.....	2,167,700,000	135,862,871	453,023,045	15,774,522	1,675,077,000
 *Deposits in Utah if available.....	 14,759,736	 3,648,640	 2,569,000	 226,200	 12,213,260

*Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council's public funds program provide Utah deposit information.

Consolidated Income Statement
State Banks and Nationally Chartered Banks Headquartered in Utah
For The Six Month Period Ending June 30, 2018

23 State and 4 National Reporting
Figures in Thousands

	<u>State</u>	<u>National</u>
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 504,438	\$ 891,821
Commercial & Industrial Loans.....	1,128,022	1,257,812
Credit Cards.....	1,423	3,568,844
Installment Loans.....	1,447,287	275,168
All Other Loans.....	13,099	606,614
Leasing.....	44,129	6,527
Interest on Balances Due.....	39,509	367,619
Securities.....	279,195	709,725
Trading Assets.....	0	16,000
Federal Funds Sold.....	746	113,415
Other Interest Income.....	30,143	76,901
TOTAL INTEREST INCOME.....	3,487,991	7,890,446
INTEREST EXPENSE		
Transaction Accounts.....	4,478	18,174
Savings Deposits (Includes MMDAs).....	350,087	550,169
Time Deposits of \$100,000 or More.....	39,784	18,370
Time Deposits of Less Than \$100,000.....	388,783	334,865
Foreign Offices.....	0	107,945
Federal Funds Purchased.....	2,293	11,607
Trading Liabilities & Other Borrowed Money.....	255,292	238,950
Subordinated Notes & Debentures.....	0	6,038
TOTAL INTEREST EXPENSE.....	1,040,717	1,286,118
NET INTEREST INCOME.....	2,447,274	6,604,328
Provision for Loan Loss.....	428,170	1,131,736
NONINTEREST INCOME		
Fiduciary Accounts.....	4,843	16,466
Service Charges on Deposit Accounts.....	10,051	85,250
Trading Revenue.....	0	41,367
Net Servicing Fees.....	261,797	6,078
Net Gains (Losses) on Sales of Other Assets.....	53,244	(188,999)
Other.....	791,707	8,047,997
TOTAL NONINTEREST INCOME.....	1,121,642	8,008,159
Gains (Losses) on Securities.....	6,866	838
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	602,763	593,764
Premises & Fixed Assets.....	42,204	125,668
Other.....	1,097,944	6,869,347
TOTAL NONINTEREST EXPENSE.....	1,742,911	7,588,779
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,404,701	5,892,810
Applicable Income Taxes.....	332,834	1,369,157
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
NET INCOME.....	\$ 1,071,867	\$ 4,523,653

State Chartered Banks
December 31, 2017

23 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	American Bank of Commerce	Bank of Utah	Brighton Bank	Cache Valley Bank
ASSETS						
Cash and Due.....	5,468,380	3,734,000	4,571	144,195	28,901	152,974
Securities.....	20,616,308	19,036,000	0	139,135	56,825	15,934
Federal Funds Sold.....	57,020	0	7,756	3,611	2,994	12,564
Loan & Lease Financing Receivables.....	111,972,603	103,788,000	65,505	875,548	112,802	893,655
LESS: Allowance for Losses.....	946,428	827,000	719	10,914	1,810	12,614
Trading Assets.....	4,000	4,000	0	0	0	0
Premises and Fixed Assets.....	449,039	290,000	2,121	14,569	2,899	29,516
Other Real Estate Owned.....	34,280	10,000	0	0	0	34
Investments in Unconsolidated Subs.....	120,000	120,000	0	0	0	0
Investments in RE Ventures.....	472,188	472,000	0	0	0	0
Intangible Assets.....	59,932	0	0	6,072	0	800
Other Assets.....	11,293,160	10,847,000	4,064	38,005	6,628	9,242
TOTAL ASSETS.....	149,600,482	137,474,000	83,298	1,210,221	209,239	1,102,105
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,723,708	218,000	32,585	375,747	72,328	353,244
Deposits (Interest-Bearing).....	101,295,838	94,594,000	37,793	608,275	102,316	623,203
Federal Funds Purchased.....	171,442	0	0	65,658	9,882	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	23,426,500	23,289,000	0	0	0	3,000
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	2,551,092	2,410,000	741	8,878	656	3,197
TOTAL LIABILITIES.....	131,168,580	120,511,000	71,119	1,058,558	185,182	982,644
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	66,379	1,000	1,523	3,656	500	6,582
Surplus.....	15,232,599	14,849,000	4,928	8,534	4,310	19,920
Undivided Profits.....	3,132,924	2,113,000	5,728	139,473	19,247	92,959
TOTAL EQUITY CAPITAL.....	18,431,902	16,963,000	12,179	151,663	24,057	119,461
TOTAL LIABILITIES & EQUITY.....	149,600,482	137,474,000	83,298	1,210,221	209,239	1,102,105

State Chartered Banks
December 31, 2017

23 Reporting Figures In Thousands of Dollars	Capital Community Bank	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank
ASSETS							
Cash and Due.....	44,483	26,818	9,448	9,510	44,292	17,051	947,197
Securities.....	0	304,349	14,361	500	31,329	169,889	142,632
Federal Funds Sold.....	0	10,900	176	0	0	0	0
Loan & Lease Financing Receivables.....	307,178	643,272	129,068	53,909	233,594	176,452	18,861
LESS: Allowance for Losses.....	3,398	14,590	2,045	918	3,274	2,743	291
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	853	25,286	1,013	236	13,241	9,165	438
Other Real Estate Owned.....	1,535	10,311	1,226	0	3,015	97	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	188	0	0
Intangible Assets.....	0	722	0	990	2,650	315	11,153
Other Assets.....	9,267	10,492	3,767	845	11,325	3,756	176,414
TOTAL ASSETS.....	359,918	1,017,560	157,014	65,072	336,360	373,982	1,296,404
LIABILITIES							
Deposits (Noninterest-Bearing).....	55,600	287,218	0	15,604	109,575	115,201	1,012,390
Deposits (Interest-Bearing).....	251,940	497,861	128,955	38,006	150,887	221,196	157,367
Federal Funds Purchased.....	0	64,371	0	0	24,489	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	12,000	0	0	0	10,000	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	1,693	6,467	2,289	482	2,066	1,276	21,180
TOTAL LIABILITIES.....	321,233	855,917	131,244	54,092	297,017	337,673	1,190,937
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	737	438	41,064	1,701	0
Surplus.....	25,240	1,572	11,591	7,054	5,182	3,562	74,616
Undivided Profits.....	12,195	159,543	13,442	3,488	(6,903)	31,046	30,851
TOTAL EQUITY CAPITAL.....	38,685	161,643	25,770	10,980	39,343	36,309	105,467
TOTAL LIABILITIES & EQUITY.....	359,918	1,017,560	157,014	65,072	336,360	373,982	1,296,404

State Chartered Banks
December 31, 2017

23 Reporting Figures In Thousands of Dollars	Gunnison Valley Bank	Holladay Bank & Trust	Home Savings Bank	Liberty Bank	Marlin Business Bank	People's Intermountain Bank	Prime Alliance Bank
ASSETS							
Cash and Due.....	8,194	9,882	8,451	2,583	60,416	49,393	4,597
Securities.....	2,941	1,588	10,709	1,343	11,533	337,710	29,071
Federal Funds Sold.....	0	396	508	0	100	1,635	1,428
Loan & Lease Financing Receivables.....	64,326	40,698	98,002	6,073	928,445	1,638,315	274,199
LESS: Allowance for Losses.....	2,284	892	1,422	296	14,836	18,303	6,885
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	62	1,201	1,707	872	0	29,614	112
Other Real Estate Owned.....	104	298	924	8	0	994	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	32,072	0
Other Assets.....	2,743	2,557	1,387	274	25,848	51,952	2,322
TOTAL ASSETS.....	76,086	55,728	120,266	10,857	1,011,506	2,123,382	304,844
LIABILITIES							
Deposits (Noninterest-Bearing).....	16,216	14,428	1,266	355	1,595	641,123	14,912
Deposits (Interest-Bearing).....	50,430	32,242	102,210	9,194	809,314	1,176,127	252,415
Federal Funds Purchased.....	0	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	0	40,000	2,500
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	633	710	894	81	55,345	11,348	709
TOTAL LIABILITIES.....	67,279	47,380	104,370	9,630	866,254	1,868,598	270,536
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	100	1,050	500	1,243	1	2,736	243
Surplus.....	2,830	358	350	2,666	57,030	57,368	28,311
Undivided Profits.....	5,877	6,940	15,046	(2,682)	88,221	194,680	5,754
TOTAL EQUITY CAPITAL.....	8,807	8,348	15,896	1,227	145,252	254,784	34,308
TOTAL LIABILITIES & EQUITY.....	76,086	55,728	120,266	10,857	1,011,506	2,123,382	304,844

State Chartered Banks
December 31, 2017

23 Reporting Figures In Thousands of Dollars	Rock Canyon Bank	State Bank of Southern Utah	Transportation Alliance Bank	Utah Independent Bank
ASSETS				
Cash and Due.....	68,914	29,693	55,618	7,199
Securities.....	38	249,198	49,086	12,137
Federal Funds Sold.....	0	1,290	6,990	6,672
Loan & Lease Financing Receivables.....	314,032	654,866	600,452	55,351
LESS: Allowance for Losses.....	3,028	9,586	7,708	872
Trading Assets.....	0	0	0	0
Premises and Fixed Assets.....	1,842	17,893	5,842	557
Other Real Estate Owned.....	4,115	0	1,619	0
Investments in Unconsolidated Subs.....	0	0	0	0
Investments in RE Ventures.....	0	0	0	0
Intangible Assets.....	2,358	2,800	0	0
Other Assets.....	8,390	34,789	37,509	4,584
TOTAL ASSETS.....	396,661	980,943	749,408	85,628
LIABILITIES				
Deposits (Noninterest-Bearing).....	138,614	222,507	3,388	21,812
Deposits (Interest-Bearing).....	219,174	608,819	572,148	51,966
Federal Funds Purchased.....	0	7,042	0	0
Trading Liabilities.....	0	0	0	0
Other Borrowed Money.....	0	0	70,000	0
Notes and Subordinated Debentures.....	0	0	0	0
Other Liabilities.....	2,271	10,641	8,436	1,099
TOTAL LIABILITIES.....	360,059	849,009	653,972	74,877
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	600	255	0	672
Surplus.....	20,245	4,097	43,146	689
Undivided Profits.....	15,757	127,582	52,290	9,390
TOTAL EQUITY CAPITAL.....	36,602	131,934	95,436	10,751
TOTAL LIABILITIES & EQUITY.....	396,661	980,943	749,408	85,628

Nationally Chartered Banks Headquartered in Utah
December 31, 2017

4 Reporting Figures In Thousands of Dollars	Total National Banks	First National Bank of Layton	Morgan Stanley Bank	Wells Fargo Bank NW	Zions First National Bank
ASSETS					
Cash and Due.....	18,466,776	12,671	17,118,000	6,759	1,329,346
Securities.....	64,439,572	44,393	48,462,000	30,992	15,902,187
Federal Funds Sold.....	8,155,156	68	6,256,000	1,385,496	513,592
Loan & Lease Financing Receivables.....	100,028,853	248,486	54,758,000	198,413	44,823,954
LESS: Allowance for Losses.....	674,647	3,886	153,000	0	517,761
Trading Assets.....	1,727,487	0	1,543,000	0	184,487
Premises and Fixed Assets.....	884,856	6,221	0	2	878,633
Other Real Estate Owned.....	3,833	160	0	0	3,673
Investments in Unconsolidated Subs.....	38,651	0	0	0	38,651
Investments in RE Ventures.....	534,955	0	454,000	0	80,955
Intangible Assets.....	1,044,855	0	0	0	1,044,855
Other Assets.....	3,663,297	12,298	1,269,000	584,060	1,797,939
TOTAL ASSETS.....	198,313,644	320,411	129,707,000	2,205,722	66,080,511
LIABILITIES					
Deposits (Noninterest-Bearing).....	32,540,166	96,681	8,308,000	224,674	23,910,811
Deposits (Interest-Bearing).....	131,694,680	177,704	101,809,000	622,582	29,085,394
Federal Funds Purchased.....	1,283,711	2,538	0	0	1,281,173
Trading Liabilities.....	256,041	0	121,000	0	135,041
Other Borrowed Money.....	6,695,544	0	3,095,000	0	3,600,544
Notes and Subordinated Debentures.....	0	0	0	0	0
Other Liabilities.....	1,727,635	1,690	1,245,000	27,326	453,619
TOTAL LIABILITIES.....	174,197,777	278,613	114,578,000	874,582	58,466,582
EQUITY CAPITAL					
Perpetual Preferred Stock.....	830,900	0	0	0	830,900
Common Stock.....	66,047	1,710	0	64,307	30
Surplus.....	14,236,673	15,128	8,005,000	896,989	5,319,556
Undivided Profits.....	8,982,247	24,960	7,124,000	369,844	1,463,443
TOTAL EQUITY CAPITAL.....	24,115,867	41,798	15,129,000	1,331,140	7,613,929
TOTAL LIABILITIES & EQUITY.....	198,313,644	320,411	129,707,000	2,205,722	66,080,511

Out-of-State Banks with Branches in Utah
December 31, 2017

9 Reporting Figures In Thousands of Dollars	Total Non-Utah Banks	Bank of the West	Banner Bank	Glacier Bank	Goldman Sachs Bank
ASSETS					
Cash and Due.....	764,950,260	8,860,130	233,692	161,390	51,285,000
Securities.....	809,507,132	12,410,746	1,124,956	2,426,851	2,688,000
Federal Funds Sold.....	243,736,015	0	0	0	18,312,000
Loan & Lease Financing Receivables.....	2,286,981,175	61,108,980	7,450,460	6,616,657	59,434,000
LESS: Allowance for Losses.....	26,321,630	620,834	86,687	129,568	354,000
Trading Assets.....	326,326,563	54,450	26,802	0	22,842,000
Premises and Fixed Assets.....	23,944,168	344,455	146,435	174,376	31,000
Other Real Estate Owned.....	1,306,470	6,340	360	9,064	24,000
Investments in Unconsolidated Subs.....	12,126,694	0	0	0	0
Investments in RE Ventures.....	9,897,821	449,388	0	0	0
Intangible Assets.....	93,866,778	4,232,940	280,089	191,995	17,000
Other Assets.....	222,616,436	2,919,072	303,227	201,382	10,260,000
TOTAL ASSETS.....	4,768,937,882	89,765,667	9,479,334	9,652,147	164,539,000
LIABILITIES					
Deposits (Noninterest-Bearing).....	984,280,094	17,306,592	3,178,353	2,321,422	2,000
Deposits (Interest-Bearing).....	2,616,472,965	52,357,086	4,803,197	5,267,945	115,677,000
Federal Funds Purchased.....	114,850,688	255,531	95,860	362,573	56,000
Trading Liabilities.....	118,842,532	52,638	4,584	0	10,267,000
Other Borrowed Money.....	285,347,882	6,598,825	0	362,219	5,699,000
Notes and Subordinated Debentures.....	18,526,960	0	0	0	2,000,000
Other Liabilities.....	147,243,510	1,049,927	97,732	63,812	5,254,000
TOTAL LIABILITIES.....	4,285,564,631	77,620,599	8,179,726	8,377,971	138,955,000
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,575,077	6	2,852	19	8,000,000
Surplus.....	249,414,293	9,732,148	1,365,089	945,608	5,802,000
Undivided Profits.....	223,383,881	2,412,914	(68,333)	328,549	11,782,000
TOTAL EQUITY CAPITAL.....	483,373,251	12,145,068	1,299,608	1,274,176	25,584,000
TOTAL LIABILITIES & EQUITY.....	4,768,937,882	89,765,667	9,479,334	9,652,147	164,539,000
 *Deposits in Utah if available.....	 33,784,352	 254,887	 0	 226,635	 0

*Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council's public funds program provide Utah deposit information.

Out-of-State Banks with Branches in Utah
December 31, 2017

9 Reporting Figures In Thousands of Dollars	JP Morgan Chase Bank N.A.	KeyBank N.A.	U.S. Bank N.A.	Washington Federal N.A.	Wells Fargo Bank N.A.
ASSETS					
Cash and Due.....	464,923,000	5,072,424	19,469,911	309,713	214,635,000
Securities.....	247,038,000	29,960,300	111,520,538	3,011,741	399,326,000
Federal Funds Sold.....	194,223,000	6,006	69,009	0	31,126,000
Loan & Lease Financing Receivables.....	827,845,000	88,843,744	283,427,643	11,233,691	941,021,000
LESS: Allowance for Losses.....	10,081,000	893,473	3,924,913	127,155	10,104,000
Trading Assets.....	249,031,000	720,289	1,985,022	0	51,667,000
Premises and Fixed Assets.....	11,527,000	915,133	2,425,126	264,643	8,116,000
Other Real Estate Owned.....	402,000	43,575	162,203	17,928	641,000
Investments in Unconsolidated Subs.....	101,000	74	11,620	0	12,014,000
Investments in RE Ventures.....	8,039,000	1,337,433	0	0	72,000
Intangible Assets.....	33,570,000	3,082,033	12,895,144	310,577	39,287,000
Other Assets.....	114,160,000	6,670,901	27,984,526	564,328	59,553,000
TOTAL ASSETS.....	2,140,778,000	135,758,439	456,025,829	15,585,466	1,747,354,000
LIABILITIES					
Deposits (Noninterest-Bearing).....	413,362,000	33,661,849	88,255,069	1,397,809	424,795,000
Deposits (Interest-Bearing).....	1,121,545,000	73,973,949	268,945,007	9,699,781	964,204,000
Federal Funds Purchased.....	94,692,000	376,706	926,018	0	18,086,000
Trading Liabilities.....	96,601,000	278,088	1,102,222	0	10,537,000
Other Borrowed Money.....	111,244,000	9,698,658	31,004,180	2,415,000	118,326,000
Notes and Subordinated Debentures.....	313,000	963,960	3,300,000	0	11,950,000
Other Liabilities.....	91,175,000	1,634,458	14,979,001	91,580	32,898,000
TOTAL LIABILITIES.....	1,928,932,000	120,587,668	408,511,497	13,604,170	1,580,796,000
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	1,785,000	250,000	18,200	0	519,000
Surplus.....	94,283,000	9,722,865	14,266,915	799,668	112,497,000
Undivided Profits.....	115,778,000	5,197,906	33,229,217	1,181,628	53,542,000
TOTAL EQUITY CAPITAL.....	211,846,000	15,170,771	47,514,332	1,981,296	166,558,000
TOTAL LIABILITIES & EQUITY.....	2,140,778,000	135,758,439	456,025,829	15,585,466	1,747,354,000
 *Deposits in Utah if available.....	 14,954,140	 3,196,780	 2,572,000	 263,404	 12,316,506

*Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council's public funds program provide Utah deposit information.

Consolidated Income Statement
State Banks and Nationally Chartered Banks Headquartered in Utah
For The Twelve Month Period Ending December 31, 2017

23 State and 4 National Reporting
Figures in Thousands

	<u>State</u>	<u>National</u>
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 828,191	\$ 1,747,194
Commercial & Industrial Loans.....	1,990,039	765,195
Credit Card.....	2,161	16,487
Installment Loans.....	2,103,083	388,194
All Other Loans.....	21,409	876,201
Leasing.....	88,645	13,693
Interest on Balances Due.....	38,729	211,950
Securities.....	442,861	1,236,571
Trading Assets.....	0	0
Federal Funds Sold.....	963	155,642
Other Interest Income.....	36,062	144,109
TOTAL INTEREST INCOME.....	5,552,143	5,555,236
INTEREST EXPENSE		
Transaction Accounts.....	7,915	7,681
Savings Deposits (Includes MMDAs).....	541,712	92,766
Time Deposits of \$100,000 or More.....	50,672	16,030
Time Deposits of Less Than \$100,000.....	525,231	51,847
Foreign Offices.....	0	0
Federal Funds Purchased.....	569	23,161
Trading Liabilities & Other Borrowed Money.....	273,298	74,338
Subordinated Notes & Debentures.....	0	5,000
TOTAL INTEREST EXPENSE.....	1,399,397	270,823
NET INTEREST INCOME.....	4,152,746	5,284,413
Provision for Loan Loss.....	732,097	29,984
NONINTEREST INCOME		
Fiduciary Accounts.....	9,181	49,344
Service Charges on Deposit Accounts.....	18,968	174,295
Trading Revenue.....	0	186,283
Net Servicing Fees.....	647,886	11,629
Net Gains (Losses) on Sales of Other Assets.....	199,037	141,903
Other.....	1,793,610	1,108,591
TOTAL NONINTEREST INCOME.....	2,668,682	1,672,045
Gains (Losses) on Securities.....	10,894	53,683
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	1,008,552	1,089,082
Premises & Fixed Assets.....	72,151	254,480
Other.....	2,364,937	965,168
TOTAL NONINTEREST EXPENSE.....	3,445,640	2,308,730
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,654,585	4,671,427
Applicable Income Taxes.....	346,977	1,878,956
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	152,000
NET INCOME.....	\$ 2,307,608	\$ 2,944,471

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Credit Unions

State Chartered Credit Unions
June 30, 2018

Credit Union / Phone Number	Address	Organized	President
Alpine 801-255-0256	PO Box 217, 1510 N State St. Orem, UT 84059-0217	1955	Paul Atkinson
Beckstrand & Associates Employees 801-944-7722	6330 S 3000 E #250 Salt Lake City, UT 84121-6921	1983	Richard Beckstrand
City Center 801-374-5856	PO Box 1545, 345 W 100 S Provo, UT 84603-1545	1961	Scott Johnson
Education First 801-392-4877	1250 Country Hill Dr. Ogden, UT 84403	1932	Kent M. Greenfield
Employees First 435-752-8175	885 N 600 W Logan, UT 84321-3424	1978	Craig Russell
Firefighters 801-487-3219	124 W 1400 S Salt Lake City, UT 84115-5227	1929	Thomas R. Gourdin
Freedom 801-375-2120	815 N Freedom Blvd. Provo, UT 84604	1956	Ken Payne
Grand County 435-259-6124	PO Box 1047, 725 N Main Moab, UT 84532-1047	1957	Samuel Crane
Hi-Land 801-261-8909	965 E Woodoak Lane Murray, UT 84117	1957	Blair B. Asay
HollyFrontier Employees 801-298-1024	PO Box 666, 876 W Heritage Point West Bountiful, UT 84011	1940	Megan Nattress
Kings Peak 435-722-3795	180 N 300 E Roosevelt, UT 84066-2005	1960	Ronald Wood
Meadow Gold Employees 801-908-7113	3691 W 1987 S Salt Lake City, UT 84104	1936	Lynn Nelson
Members First 435-723-5231	PO Box 657, 120 E 1000 S Brigham City, UT 84302-0657	1958	Brad V. Barber
Millard County 435-743-6545	PO Box 230, 40 S 100 W Fillmore, UT 84631	1956	Steve Shiner
National J.A.C.L. 801-425-5225	PO Box 526178, 3776 S Highland Dr Salt Lake City, UT 84110	1943	Dean Hirabayashi
Nebo 801-491-3691	730 E 300 S Springville, UT 84663	1956	Dale J. Phelps

State Chartered Credit Unions
June 30, 2018

Credit Union / Phone Number	Address	Organized	President
P & S 801-973-0575	2250 S Redwood Road Salt Lake City, UT 84119	1980	Stewart Mouritsen
Pacific Horizon 801-489-3605	PO Box 166, 96 E Center Springville, UT 84663-0166	1954	Steve A. Clayson
Presto Lewiston Employees 435-716-8588	1110 E 200 S Lewiston, UT 84320	1977	Gaylene Stone
Provo Police & Fire Department 801-377-5634	PO Box 1402, 250 W Center, Ste 114 Provo, UT 84601	1949	Sheldon B. Lindsay
S E A 435-201-2085	PO Box 355, 2295 S 1600 W Richfield, UT 84701-0355	1957	William Jolley
San Juan 435-678-2124	792 S 200 W Blanding, UT 84511-0199	1963	Sherrie Patterson
South Sanpete 435-835-2261	39 S Main Manti, UT 84642	1956	Jake Hill
Sunnyside 435-888-4433	PO Box 519, W Market St. Sunnyside, UT 84539	1948	Alicia Fivecoat
Tanner Employees 801-483-8396	1865 S Main, Suite 2 Salt Lake City, UT 84115-2385	1957	Kevin Louder
The Credit Union for the Blind and Visually Impaired of Utah 801-220-0800	250 N 1950 W, Suite B Salt Lake City, UT 84116-7902	1975	Teresa Wilko
TransWest 801-487-1692	PO Box 65218, 39 W 2100 S Salt Lake City, UT 84165-0218	1966	Bret Rigby
Tri County 435-676-2754	PO Box 153, 25 W 400 S Panguitch, UT 84759	1972	Nick Reynolds
Uintah 435-789-8353	PO Box 805, 789 W Main #100 Vernal, UT 84078-0805	1955	Dan E. Olsen
Utah Heritage 435-436-8288	PO Box 50, 84 W Main Moroni, UT 84646	1969	Donald Watson
Utah Power 801-708-8900	957 E 6600 S Murray, UT 84121	1935	Ryan Pollick
Utah Prison Employees 801-576-7490	PO Box 250, 14425 Bitter Brush Lane Draper, UT 84020-0250	1954	Kristine Argyle

Federal Chartered Credit Unions
June 30, 2018

Credit Union / Phone Number	Address	Organized	President
America First 801-627-0900	PO Box 9199, 4774 S 1300 W #3 Riverdale, UT 84409-0199	1939	John Lund
American United Family of Credit Unions 801-359-9600	PO Box 1030, 2687 W 7800 S West Jordan, UT 84084	1952	Michelle Thorne
Box Elder County 435-723-3437	PO Box 624, 1023 S Medical Dr Brigham City, UT 84302	1954	Scott Webre
C U P 801-374-1170	PO Box 50526, 302 E 1860 S Provo, UT 84605-0526	1960	Annette Elmer
Cyprus 801-260-7600	PO Box 9002, 3876 W Ctr View Way West Jordan, UT 84084	1935	Todd E. Adamson
Deseret First 801-456-7000	PO Box 45046, 2480 S 3850 W Ste C Salt Lake City, UT 84145	1955	Shane London
Desertview 435-687-2472	PO Box 580, 196 N Main Huntington, UT 84528	1960	Michael H. Nelson
Devils Slide 801-829-6900	PO Box 588, 243 E 125 N Morgan, UT 84050	1964	Jill J. Carrigan
Dugway 435-831-4572	Bldg 5326 Valdez Circle Dugway, UT 84022	1959	Mike Lefevre
Eastern Utah Community 435-637-2443	PO Box 719, 675 E 100 N Price, UT 84501-0719	1968	Bruce Yost
Gibbons & Reed Employees 801-322-4010	PO Box 30429 1000 Warm Springs Road Salt Lake City, UT 84130	1962	L. William Christopherson
Goldenwest 801-337-8300	PO Box 1111, 5025 S Adams Ogden, UT 84402	1936	Kerry Wahlen
Granite 801-288-3000	3675 S 900 E Salt Lake City, UT 84106-1964	1986	Lynn R. Kuhne
Granite Furniture Employees 801-485-1052	1993 W 2425 S Woods Cross, UT 84087	1960	Ralph Jenkins
Hercules 801-968-9011	PO Box 26977, 3141 W 4700 S Salt Lake City, UT 84126-0977	1973	Brett Blackburn
Horizon Utah 801-451-5064	PO Box 687, 225 S 200 W Farmington, UT 84025-0687	1956	Randy S. Gailey

Federal Chartered Credit Unions
June 30, 2018

Credit Union / Phone Number	Address	Organized	President
Jordan 801-566-4195	PO Box 1888, 9260 S 300 E Sandy, UT 84091-1888	1950	Lindsey Merritt
Logan Cache Rich 435-563-6882	72 E 700 N Logan, UT 84321	1963	Ann J. Godfrey
Logan Medical 435-716-5392	1400 N 500 E Logan, UT 84341	1961	Dale D. Howe
LU 354 I B E W 801-975-9693	3405 W 1987 S Salt Lake City, UT 84104-4942	1954	Linda J. Perschon
Mountain America 801-325-6228	7181 South Campus View Dr West Jordan, UT 84084	1936	Sterling W. Nielsen
Nephi Western Employees 435-623-1895	PO Box 252, 155 N Main Nephi, UT 84648	1950	Judy Truscott
North Sanpete 435-462-9075	11917 E 24711 N Fairview, UT 84629	1959	Jessica Clare
Orem City Employees 801-229-7168	56 N State Street Orem, UT 84057	1960	Thomas J. Phelps
University First 801-481-8800	PO Box 58025 3450 S Highland Dr, Suite 201 Salt Lake City, UT 84158	1956	Jack Buttars
Utah 801-328-1521	564 E 300 S Salt Lake City, UT 84102-4021	1951	Doug C. Huntsman
Utah Community 801-223-8188	188 W River Park Dr Provo, UT 84604	1955	Jeffrey L. Sermon
Utah First 801-320-2600	PO Box 2197, 200 E South Temple Salt Lake City, UT 84111	1935	Darin B. Moody
Valley Wide 435-789-6918	PO Box 461, 1330 E Highway 40 Vernal, UT 84078	1961	Monica Marchant
Varex 801-973-5052	1678 S Pioneer Road Salt Lake City, UT 84104-4205	1967	Tammy Phillips
Wasatch Peaks 801-627-8700	4723 Harrison Blvd Ogden, UT 84403-4304	2006	Blake Burrel
Weber State 801-399-9728	4140 Harrison Blvd. Ogden, UT 84408-4140	1957	Vickie Van Der Have

Out-of-State Credit Unions with Branches in Utah
June 30, 2018

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Chartway Federal ⁽¹⁾ 757-552-1000	5700 Cleveland Street Virginia Beach, VA 23462	1959	Brian T. Schools
Delta Community 404-715-7626	1025 Virginia Ave. Atlanta, GA 30354	1940	Hank Halter
Operating Engineers Local Union #3 Federal 925-454-4000	250 North Canyons Parkway Livermore, CA 94551	1986	Mike Donohue
Security Service Federal 210-476-4000	16211 La Cantera Parkway San Antonio, TX 78256	1956	James L. Laffoon

⁽¹⁾ Chartway Federal operates branches in Utah under the names of HeritageWest, SouthWest Community, and Utah Central Credit Unions.

Branches of State Chartered Credit Unions

Thirty-Four Branches of Thirty-Two Credit Unions

June 30, 2018

Name of Credit Union Branch	City	County
Alpine Credit Union	Orem	Utah
American Fork	American Fork	Utah
Eagle Mountain	Eagle Mountain	Utah
Highland	Highland	Utah
Lehi	Lehi	Utah
South Orem	Orem	Utah
Beckstrand & Associates Employees Credit Union	Salt Lake City	Salt Lake
City Center Credit Union	Provo	Utah
Education First Credit Union	Ogden	Weber
Ogden High	Ogden	Weber
Ben Lomond	Ogden	Weber
Employees First Credit Union	Logan	Cache
Amalga	Amalga	Cache
Firefighter's Credit Union	Salt Lake City	Salt Lake
Shared Branch* .....	.....	.....
Freedom Credit Union	Provo	Utah
Grand County Credit Union	Moab	Grand
Green River	Green River	Emery
Hi-Land Credit Union	Murray	Salt Lake
HollyFrontier Employees Credit Union	West Bountiful	Davis
Kings Peak Credit Union	Roosevelt	Duchesne
Meadow Gold Employees Credit Union	Salt Lake City	Salt Lake
Shared Branch* .....	.....	.....
Members First Credit Union	Brigham City	Box Elder
Promontory (Plant)	Promontory	Box Elder
Providence	Providence	Cache County
Shared Branch* .....	.....	.....
Tremonton	Tremonton	Box Elder
Millard County Credit Union	Fillmore	Millard
Delta	Delta	Millard
National J.A.C.L. Credit Union	Salt Lake City	Salt Lake
Shared Branch* .....	.....	.....
Nebo Credit Union	Spanish Fork	Utah
Payson	Payson	Utah
Spanish Fork East	Spanish Fork	Utah

* See shared branch network listing on pages 54 thru 59.

Branches of State Chartered Credit Unions

Thirty-Four Branches of Thirty-Two Credit Unions

June 30, 2018

Name of Credit Union Branch	City	County
Nebo Credit Union (<i>Continued</i>)		
Springville	Springville	Utah
P & S Credit Union	Salt Lake City	Salt Lake
Shared Branch* .....	.....	.....
Pacific Horizon Credit Union	Springville	Utah
Payson	Payson	Utah
Spanish Fork	Spanish Fork	Utah
Presto Lewiston Employees Credit Union	Lewiston	Cache
Provo Police & Fire Department Credit Union	Provo	Utah
S E A Credit Union	Richfield	Sevier
San Juan Credit Union	Blanding	San Juan
Monticello	Monticello	San Juan
Bluff	Bluff	San Juan
South Sanpete Credit Union	Manti	Sanpete
Sunnyside Credit Union	Sunnyside	Carbon
Tanner Employees Credit Union	Salt Lake City	Salt Lake
TCUBVIU Credit Union	Salt Lake City	Salt Lake
TransWest Credit Union	Salt Lake City	Salt Lake
Magna	Magna	Salt Lake
Salt Lake City	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Shared Branch* .....	.....	.....
Taylorsville	Taylorsville	Salt Lake
Tri County Credit Union	Panquitch	Garfield
Uintah Credit Union	Vernal	Uintah
Utah Heritage Credit Union	Moroni	Sanpete
Ephraim	Ephraim	Sanpete
Gunnison	Gunnison	Sevier
Mt. Pleasant	Mt. Pleasant	Sanpete
Utah Power Credit Union	Salt Lake City	Salt Lake
Helper	Helper	Carbon
Huntington	Huntington	Emery
North Temple	Salt Lake City	Salt Lake
Ogden	Ogden	Weber
Price	Price	Carbon

* See shared branch network listing on pages 54 thru 59.

Branches of State Chartered Credit Unions

Thirty-Four Branches of Thirty-Two Credit Unions

June 30, 2018

Name of Credit Union Branch	City	County
Utah Power Credit Union (<i>Continued</i>)		
Roosevelt.....	Roosevelt.....	 Duchesne
Vernal	Vernal	 Uintah
Shared Branch* .....	.....	.....
Utah Prison Employees Credit Union.....	Draper.....	 Salt Lake

* See shared branch network listing on pages 54 thru 59.

State Chartered Credit Union

Shared Branch Network Listing

<u>Credit Union Location:</u>	<u>Address:</u>
American United	2277 E 7000 S..... Cottonwood Heights, UT 84121
American United	247 W 12300 S.....Draper, UT 84020
American United	50 Commercial Ave.....Grantsville, UT 84029
American United	4770 S 5600 W..... Kearns, UT 84118
American United	3226 S Main St..... Salt Lake City, UT 84115
American United	500 S Foothill Dr..... Salt Lake City, UT 84148
American United	8621 S 700 E.....Sandy, UT 84070
American United	2687 W 7800 S..... West Jordan, UT 84088
Cyprus.....	221 W Parrish Lane.....Centerville, UT 84014
Cyprus.....	5027 W 13400 S.....Herriman, UT 84096
Cyprus.....	3505 S 8400 W.....Magna, UT 84044
Cyprus.....	7160 S Union Park Ave..... Midvale, UT 84047
Cyprus.....	13717 S Redwood Rd..... Riverton, UT 84065
Cyprus.....	1220 E 3990 S Ste 2M..... Salt Lake City, UT 84124
Cyprus.....	358 S 700 E Ste 2A..... Salt Lake City, UT 84102
Cyprus.....	9383 S 700 E.....Sandy, UT 84070
Cyprus.....	74 UT 73.....Saratoga Springs, UT 84043
Cyprus.....	11328 S Jordan Gateway..... South Jordan, UT 84095
Cyprus.....	3629 W South Jordan Pkwy..... South Jordan, UT 84095
Cyprus.....	3578 W 4700 S..... Taylorsville, UT 84118
Cyprus.....	5750 S Redwood Rd.....Taylorsville, UT 84123
Cyprus.....	99 W 1280 N.....Tooele, UT 84074
Cyprus.....	1381 W 9000 S..... West Jordan, UT 84088
Cyprus.....	3876 W Centerview Way..... West Jordan, UT 84084
Cyprus.....	2769 S 5600 W..... West Valley City, UT 84120
Cyprus.....	3432 W 3500 S..... West Valley City, UT 84119
Delta Community.....	765 N Terminal Dr..... Salt Lake City, UT 84122
Deseret First	390 S Main St.....Bountiful, UT 84010
Deseret First	1610 Main St.....Logan, UT 84341
Deseret First	6060 S Fashion Blvd..... Murray, UT 84107
Deseret First	337 N State St..... Orem, UT 84057
Deseret First	695 E 800 N..... Provo, UT 84606
Deseret First	143 E Social Hall Ave..... Salt Lake City, UT 84111
Deseret First	9325 Village Shop Dr.....Sandy, UT 84094
Deseret First	10588 S Redwood Rd..... South Jordan, UT 84095
Deseret First	1137 N Canyon Creek Parkway..... Spanish Fork, UT 84660
Deseret First	616 S River Rd..... St George, UT 84790

State Chartered Credit Union

Shared Branch Network Listing (Continued)

Credit Union Location:	Address:
Deseret First	4645 S 2700 W Taylorsville, UT 84129
Firefighters	124 W 1400 S Salt Lake City, UT 84115
Goldenwest	2085 S Orchard Dr Bountiful, UT 84010
Goldenwest	1120 S Main St Brigham City, UT 84302
Goldenwest	315 N Market Place Dr Centerville, UT 84104
Goldenwest	410 E 1700 S Clearfield, UT 84015
Goldenwest	1594 N 2000 W Clinton, UT 84015
Goldenwest	698 N Lagoon Dr Farmington, UT 84025
Goldenwest	1765 W 2700 N Farr West, UT 84404
Goldenwest	5573 W 13400 S Herriman, UT 84065
Goldenwest	131 W 200 N Kaysville, UT 84037
Goldenwest	1268 N Hill Field Rd Layton, UT 84041
Goldenwest	760 E Main St Lehi, UT 84043
Goldenwest	555 E 1400 N Ste 101 Logan, UT 84341
Goldenwest	360 N 1900 W Marriott-Slaterville, UT 84401
Goldenwest	209 N State St Morgan, UT 84050
Goldenwest	5121 S Cottonwood St Murray, UT 84157
Goldenwest	5381 S Green St Murray, UT 84123
Goldenwest	6007 S Fashion Blvd Murray, UT 84107
Goldenwest	147 26th St Ogden, UT 84401
Goldenwest	3217 S Pennsylvania Ave Ogden, UT 84401
Goldenwest	3225 Harrison Blvd Ogden, UT 84403
Goldenwest	805 Washington Blvd Ogden, UT 84404
Goldenwest	25 W Center St Orem, UT 84057
Goldenwest	84 S Highway 165 Providence, UT 84332
Goldenwest	3741 W 12600 S Riverton, UT 84065
Goldenwest	5627 S 2050 W Roy, UT 84067
Goldenwest	5025 S Adams Ave S Ogden, UT 84403
Goldenwest	769 E So. Temple Salt Lake City, UT 84102
Goldenwest	8th Ave and C St Salt Lake City, UT 84103
Goldenwest	7850 S 1300 E Sandy, UT 84070
Goldenwest	9660 S 1300 E Sandy, UT 84094
Goldenwest	3664 W 10400 S South Jordan, UT 84095
Goldenwest	1805 W Sunset Blvd St George, UT 84770
Goldenwest	2122 E Riverside Dr St George, UT 84790
Goldenwest	5639 W Highlands Loop Rd West Jordan, UT 84081
Goldenwest	4646 W Lake Park Blvd West Valley City, UT 84120

State Chartered Credit Union

Shared Branch Network Listing (Continued)

Credit Union Location:	Address:
Grand County.....	45 W Main St..... Green River, UT 84525
Grand County.....	725 N Main St..... Moab, UT 84532
Jordan.....	407 E 12300 S..... Draper, UT 84020
Jordan.....	6375 W 13400 S..... Herriman, UT 84096
Jordan.....	658 W Center St..... Midvale, UT 84047
Jordan.....	2522 W 12600 S..... Riverton, UT 84065
Jordan.....	9260 S 300 E..... Sandy, UT 84070
Jordan.....	4878 W New Bingham Hwy..... West Jordan, UT 84081
Jordan.....	9250 S Redwood Rd..... West Jordan, UT 84088
Members First.....	120 E 1000 S..... Brigham City, UT 84302
Members First.....	9160 N Highway 83..... Promontory, UT 84307
Members First.....	49 N Highway 165..... Providence, UT 84332
Members First.....	65 S 1000 W..... Tremonton, UT 84337
Mountain America.....	153 S Main..... Altamont, UT 84001
Mountain America.....	893 W State Rd..... American Fork, UT 84003
Mountain America.....	1701 W Royal Hunt Dr..... Cedar City, UT 84720
Mountain America.....	410 N Main St..... Cedar City, UT 84720
Mountain America.....	298 N Market Place Dr..... Centerville, UT 84014
Mountain America.....	1727 W 1800 N..... Clinton, UT 84015
Mountain America.....	6440 S 3000 E..... Cottonwood, UT 84121
Mountain America.....	12221 S State St..... Draper, UT 84020
Mountain America.....	39 E Main St..... Duchesne, UT 84021
Mountain America.....	620 N Main St..... Ephraim, UT 84627
Mountain America.....	580 W 100 S Ste D..... Heber, UT 84032
Mountain America.....	13389 S 5600 W..... Herriman, UT 84065
Mountain America.....	1298 E Murray Holladay Rd..... Holladay, UT 84117
Mountain America.....	4900 S Highland Dr..... Holladay, UT 84117
Mountain America.....	1155 W State St..... Hurricane, UT 84737
Mountain America.....	190 W Center St..... Kanab, UT 84741
Mountain America.....	195 N 400 W..... Kaysville, UT 84037
Mountain America.....	5471 S 4015 W..... Kearns, UT 84118
Mountain America.....	6155 S 5600 W..... Kearns, UT 84118
Mountain America.....	955 W Antelope Dr..... Layton, UT 84041
Mountain America.....	1704 E State Rte 92..... Lehi, UT 84043
Mountain America.....	1425 N 200 E..... Logan, UT 84341
Mountain America.....	706 S Main..... Logan, UT 84321
Mountain America.....	8349 W 3500 S..... Magna, UT 84044

State Chartered Credit Union

Shared Branch Network Listing (Continued)

Credit Union Location:	Address:
Mountain America	7325 S Union Park Ave Midvale, UT 84047
Mountain America	1047 S Main St Moab, UT 84532
Mountain America	5899 S State Murray, UT 84107
Mountain America	321 E 2nd St Ogden, UT 84404
Mountain America	1219 S 800 E Orem, UT 84097
Mountain America	1340 N State St Orem, UT 84057
Mountain America	1672 W Newpark Blvd Park City, UT 84098
Mountain America	818 S State Hwy 198 Payson, UT 84651
Mountain America	760 W Price River Dr Ste A Price, UT 84501
Mountain America	88 N 500 W Provo, UT 84601
Mountain America	665 N Main St Richfield, UT 84701
Mountain America	1962 W 12600 S Riverton, UT 84065
Mountain America	823 E 200 N Roosevelt, UT 84066
Mountain America	1225 S Redwood Rd Salt Lake City, UT 84104
Mountain America	1715 W 700 N Salt Lake City, UT 84116
Mountain America	2001 S State St #S3023 Salt Lake City, UT 84115
Mountain America	2060 E 2100 S Salt Lake City, UT 84109
Mountain America	2174 E 3300 S Salt Lake City, UT 84109
Mountain America	325 S State St Salt Lake City, UT 84111
Mountain America	735 S State St Salt Lake City, UT 84111
Mountain America	1284 E 10600 S Sandy, UT 84094
Mountain America	858 E 9400 S Sandy, UT 84094
Mountain America	9640 S State St Sandy, UT 84070
Mountain America	3582 Pioneer Pkwy Santa Clara, UT 84765
Mountain America	25 E Crossroads Blvd Saratoga Springs, UT 84045
Mountain America	3451 W South Jordan Pkwy South Jordan, UT 84095
Mountain America	753 W South Jordan Pkwy South Jordan, UT 84095
Mountain America	455 E 40th St South Ogden, UT 84403
Mountain America	891 N Main St Spanish Fork, UT 84660
Mountain America	123 S River Rd St George, UT 84790
Mountain America	2104 W Sunset Blvd St George, UT 84770
Mountain America	2984 E Mall Dr St. George, UT 84790
Mountain America	883 N 3050 E St George, UT 84790
Mountain America	6811 N State Hwy 36 Stansbury Park, UT 84074
Mountain America	2627 W 4700 S Taylorsville, UT 84129
Mountain America	3065 W 5400 S Taylorsville, UT 84118
Mountain America	1475 N Main St Tooele, UT 84074
Mountain America	1818 W Hwy 40 Vernal, UT 84078
Mountain America	801 W Hwy 40 Vernal, UT 84078
Mountain America	3782 W 7800 S West Jordan, UT 84088

State Chartered Credit Union

Shared Branch Network Listing (Continued)

Credit Union Location:	Address:
Mountain America	6761 S Redwood Rd..... West Jordan, UT 84084
Mountain America	9027 S 2200 W..... West Jordan, UT 84084
Mountain America	2958 S 5600 W.....West Valley, UT 84128
Mountain America	1849 S 500 W.....Woods Cross, UT 84087
Security Service	124 N West State Rd..... American Fork, UT 84003
Security Service	890 W Riverdale Rd Ogden, UT 84405
Security Service	175 E 200 S Orem, UT 84058
Security Service	1322 Turf Farm Way Payson, UT 84651
Security Service	366 E State Dr Pleasant Grove, UT 84062
Security Service	109 W 920 S Provo, UT 84601
Security Service	13413 S Hamilton View Rd Riverton, UT 84065
Security Service	1467 S Main St Salt Lake City, UT 84115
Security Service	2072 S 2200 E Salt Lake City, UT 84108
Security Service	2655 W 4700 S..... Salt Lake City, UT 84118
Security Service	10490 S 1300 E .....Sandy, UT 84094
Security Service	10404 S Redwood Rd..... South Jordan, UT 84095
Security Service	645 S 1750 W Springville, UT 84663
Security Service	1227 E 100 S St George, UT 84790
Spectrum.....	5 S Plaza 273 W 500 S .....Bountiful, UT 84010
UNIFY Financial.....	1129 N 3950 W..... Salt Lake City, UT 84116
USU	198 S Main.....Logan, UT 84321
USU	695 E 1000 N.....Logan, UT 84321
USU	890 E 700 N.....Logan, UT 84322
Utah	564 E 300 S Salt Lake City, UT 84102
Utah First.....	616 W Main St..... American Fork, UT 84003
Utah First.....	1173 North Shepard Creek Pkwy Farmington, UT 84025
Utah First.....	6935 S 900 E Midvale, UT 84047
Utah First.....	310 N 100 W Provo, UT 84601
Utah First.....	1760 W 2100 S Salt Lake City, UT 84127
Utah First.....	222 E South Temple..... Salt Lake City, UT 84111
Utah First.....	9213 Quarry Bend Dr.....Sandy, UT 84094
Utah First.....	3642 W 11400 S..... South Jordan, UT 84095
Utah First.....	1520 S 500 W .....Woods Cross, UT 84087

State Chartered Credit Union**Shared Branch Network Listing** *(Continued)*

Credit Union Location:	Address:
Wasatch Peaks.....	1 Browning Pl.....Mountain Green, UT 84050
Wasatch Peaks.....	3012 S 1900 W.....Ogden, UT 84401
Wasatch Peaks.....	4401 Harrison Blvd.....Ogden, UT 84404
Wasatch Peaks.....	4723 Harrison Blvd.....Ogden, UT 84403
Wasatch Peaks.....	975 Washington Blvd.....Ogden, UT 84404
Wasatch Peaks.....	1588 W 2700 N.....Pleasant View, UT 84414
Wasatch Peaks.....	1935 W 4800 S.....Roy, UT 84067
Weber State.....	2106 University Circle.....Ogden, UT 84408
Weber State.....	2388 N Washington Blvd.....Ogden, UT 84414
Weber State.....	4140 Harrison Blvd.....Ogden, UT 84408
Weber State.....	5997 S 3500 W.....Roy, UT 84067

Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2017</u>	<u>June 30, 2018</u>
State Credit Unions	33	32
Branches	33	34

<u>Branches Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
San Juan Credit Union, Bluff.....	07-20-17	04-02-18

<u>Charter Conversion from a State Charter to a Federal Charter:</u>	<u>Date</u>
Hercules Credit Union	04-18-18

State Chartered Credit Unions
June 30, 2018

32 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Alpine	Beckstrand & Associates Employees	City Center	Education First	Employees 1st	Fire- Fighters
ASSETS							
Cash & Cash Equivalents.....	83,251	7,987	217	223	3,542	99	1,078
Loans:							
Unsecured.....	56,417	7,033	0	208	2,470	79	2,083
Auto.....	507,279	98,131	0	8,040	10,311	146	14,827
Real Estate.....	428,552	49,019	0	5,851	11,633	0	10,015
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	107,113	4,326	26	668	1,775	23	4,272
Total Loans.....	1,099,361	158,509	26	14,767	26,189	248	31,197
LESS: Allowance for Loan Losses.....	5,126	498	0	120	124	6	121
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	481,362	33,106	0	579	2,238	1,319	9,387
Land and Building (Net).....	32,187	4,158	0	120	282	0	614
Foreclosed and Repossessed Assets.....	691	253	0	20	0	0	0
Other Fixed Assets.....	3,986	393	0	3	181	0	83
Other Assets.....	35,278	3,151	1	314	1,531	17	615
TOTAL ASSETS.....	1,730,990	207,059	244	15,906	33,839	1,677	42,853
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	180,216	30,159	0	99	7,093	0	7,579
Regular Shares.....	863,077	78,364	91	3,084	13,128	1,024	15,406
Money Market Shares.....	136,497	32,104	0	0	887	0	2,450
Certificates of Deposits.....	220,138	42,693	0	6,381	7,601	33	7,768
IRA / KEOGH & Retirement Accounts.....	85,600	887	0	622	1,034	86	2,347
All Other.....	29,610	131	0	4,075	851	70	2,393
Total Shares and Deposits.....	1,515,138	184,338	91	14,261	30,594	1,213	37,943
Borrowings.....	3,523	0	0	50	0	0	0
Dividends and Interest Payable.....	2,030	159	0	0	0	0	24
Accounts Payable and Other Liabilities.....	8,906	1,257	1	(13)	76	2	74
Regular Reserve.....	64,013	6,651	5	830	806	105	1,697
Other Reserves.....	(10,381)	(1,516)	0	0	0	0	0
Undivided Earnings.....	147,761	16,170	147	778	2,363	357	3,115
TOTAL LIABILITIES & EQUITY.....	1,730,990	207,059	244	15,906	33,839	1,677	42,853

State Chartered Credit Unions
June 30, 2018

32 Reporting Figures in Thousands of Dollars	Freedom	Grand County	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees	Member's First
ASSETS							
Cash & Cash Equivalents.....	1,416	4,063	1,876	57	797	198	10,790
Loans:							
Unsecured.....	1,428	1,690	908	282	699	146	8,057
Auto.....	16,192	16,194	6,792	5,653	8,722	2,114	48,140
Real Estate.....	9,857	4,677	19,017	131	2,182	143	8,515
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,281	4,903	2,663	0	1,906	951	14,440
Total Loans.....	29,758	27,464	29,380	6,066	13,509	3,354	79,152
LESS: Allowance for Loan Losses.....	192	261	158	73	193	32	121
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	4,465	627	14,560	28	718	1,260	23,337
Land and Building (Net).....	308	1,202	1,801	0	735	0	4,610
Foreclosed and Repossessed Assets.....	15	100	0	0	0	0	15
Other Fixed Assets.....	87	141	0	0	67	0	437
Other Assets.....	632	488	717	59	358	52	7,113
TOTAL ASSETS.....	36,489	33,824	48,176	6,137	15,991	4,832	125,333
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	4,879	7,334	2,663	0	1,222	413	13,894
Regular Shares.....	14,329	14,966	25,422	1,988	2,239	1,366	28,522
Money Market Shares.....	1,888	2,972	0	0	8,267	0	44,398
Certificates of Deposits.....	6,509	3,331	3,435	1,384	686	1,327	13,043
IRA / KEOGH & Retirement Accounts.....	2,719	732	4,080	509	0	554	5,021
All Other.....	1,793	0	3,079	894	497	0	5,692
Total Shares and Deposits.....	32,117	29,335	38,679	4,775	12,911	3,660	110,570
Borrowings.....	0	1,500	0	40	1,933	0	0
Dividends and Interest Payable.....	21	0	6	3	22	0	9
Accounts Payable and Other Liabilities.....	548	179	30	19	39	33	1,668
Regular Reserve.....	1,240	774	3,260	333	480	444	8,100
Other Reserves.....	(254)	0	0	0	0	0	0
Undivided Earnings.....	2,817	2,036	6,201	967	606	695	4,986
TOTAL LIABILITIES & EQUITY.....	36,489	33,824	48,176	6,137	15,991	4,832	125,333

State Chartered Credit Unions
June 30, 2018

32 Reporting Figures in Thousands of Dollars	Millard County	National J.A.C.L.	Nebo	P & S	Pacific Horizon	Presto Lewiston Employees	Provo Police & Fire Dept.
ASSETS							
Cash & Cash Equivalents.....	5,099	988	6,178	901	7,035	117	852
Loans:							
Unsecured.....	801	1,313	3,241	853	2,111	13	29
Auto.....	9,933	5,033	47,036	6,425	32,560	202	1,733
Real Estate.....	4,419	8,151	13,049	2,853	16,421	19	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	4,821	914	6,860	1,642	6,057	17	141
Total Loans.....	19,974	15,411	70,186	11,773	57,149	251	1,903
LESS: Allowance for Loan Losses.....	29	114	409	136	287	5	67
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	10,738	12,484	10,730	3,957	2,029	3	120
Land and Building (Net).....	145	1,139	3,376	0	1,176	0	0
Foreclosed and Repossessed Assets.....	34	0	185	0	0	0	0
Other Fixed Assets.....	138	11	236	12	246	0	0
Other Assets.....	383	1,349	1,042	260	822	4	25
TOTAL ASSETS.....	36,482	31,268	91,524	16,767	68,170	370	2,833
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	8,949	4,022	11,054	2,627	7,534	0	0
Regular Shares.....	22,626	9,142	35,471	10,218	21,048	235	2,492
Money Market Shares.....	0	7,402	0	0	3,159	0	0
Certificates of Deposits.....	330	5,198	20,067	654	21,740	47	0
IRA / KEOGH & Retirement Accounts.....	730	1,965	3,410	1,451	7,825	0	0
All Other.....	0	0	5,415	271	0	0	0
Total Shares and Deposits.....	32,635	27,729	75,417	15,221	61,306	282	2,492
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	3	56	0	80	0	0
Accounts Payable and Other Liabilities.....	99	188	412	148	486	0	0
Regular Reserve.....	1,232	1,102	3,434	976	2,395	30	119
Other Reserves.....	(360)	0	(225)	129	(244)	0	7
Undivided Earnings.....	2,876	2,246	12,430	293	4,147	58	215
TOTAL LIABILITIES & EQUITY.....	36,482	31,268	91,524	16,767	68,170	370	2,833

State Chartered Credit Unions
June 30, 2018

32 Reporting

Figures in Thousands of Dollars

	<u>S E A</u>	<u>San Juan</u>	<u>South Sanpete</u>	<u>Sunnyside</u>	<u>Tanner Employees</u>	<u>TCUBVIU</u>	<u>Trans West</u>
ASSETS							
Cash & Cash Equivalents.....	1,674	2,548	183	544	797	284	9,088
Loans:							
Unsecured.....	179	2,280	21	62	237	99	6,130
Auto.....	2,303	11,046	595	730	3,075	119	27,146
Real Estate.....	0	199	0	235	0	0	67,610
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	439	1,198	16	246	614	0	5,740
Total Loans.....	2,921	14,723	632	1,273	3,926	218	106,626
LESS: Allowance for Loan Losses.....	32	286	5	17	47	23	870
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	204	2,081	220	377	1,325	394	18,149
Land and Building (Net).....	0	179	0	13	0	0	3,160
Foreclosed and Repossessed Assets.....	0	0	0	0	0	0	0
Other Fixed Assets.....	2	231	0	1	0	0	396
Other Assets.....	36	309	19	49	73	12	2,151
TOTAL ASSETS.....	<u>4,805</u>	<u>19,785</u>	<u>1,049</u>	<u>2,240</u>	<u>6,074</u>	<u>885</u>	<u>138,700</u>
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	2,721	0	238	416	0	21,063
Regular Shares.....	3,695	7,223	966	1,575	2,690	415	39,063
Money Market Shares.....	0	0	0	0	1,777	0	28,003
Certificates of Deposits.....	0	3,010	0	183	89	0	28,844
IRA / KEOGH & Retirement Accounts.....	0	2,218	0	53	0	0	7,193
All Other.....	0	2,391	0	0	359	287	1,366
Total Shares and Deposits.....	3,695	17,563	966	2,049	5,331	702	125,532
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	0
Accounts Payable and Other Liabilities.....	1	94	1	5	0	4	1,136
Regular Reserve.....	202	846	41	186	338	33	5,656
Other Reserves.....	0	0	0	0	2	9	(191)
Undivided Earnings.....	907	1,282	41	0	403	137	6,567
TOTAL LIABILITIES & EQUITY.....	<u>4,805</u>	<u>19,785</u>	<u>1,049</u>	<u>2,240</u>	<u>6,074</u>	<u>885</u>	<u>138,700</u>

State Chartered Credit Unions
June 30, 2018

32 Reporting Figures in Thousands of Dollars	Tri County	Uintah	Utah Heritage	Utah Power	Utah Prison Employees
ASSETS					
Cash & Cash Equivalents.....	92	1,426	7,509	5,267	326
Loans:					
Unsecured.....	34	140	2,670	10,928	196
Auto.....	44	984	15,448	106,143	1,456
Real Estate.....	0	0	25,301	169,256	0
Leases Receivable.....	0	0	0	0	0
All Other Members.....	0	261	8,276	31,164	474
Total Loans.....	78	1,385	51,695	317,491	2,126
LESS: Allowance for Loan Losses.....	5	6	246	583	58
Loans Held for Sale.....	0	0	0	0	0
Total Investments.....	0	523	7,413	317,764	1,225
Land and Building (Net).....	0	0	2,631	6,539	0
Foreclosed and Repossessed Assets.....	0	0	0	68	0
Other Fixed Assets.....	0	0	168	1,151	1
Other Assets.....	1	30	862	12,748	54
TOTAL ASSETS.....	166	3,358	70,032	660,445	3,674
LIABILITIES AND EQUITY					
Shares & Deposits:					
Share Drafts.....	0	0	9,481	36,774	0
Regular Shares.....	115	2,858	20,477	480,662	2,181
Money Market Shares.....	0	0	3,190	0	0
Certificates of Deposits.....	0	0	25,177	19,461	1,144
IRA / KEOGH & Retirement Accounts.....	0	0	3,851	38,260	52
All Other.....	0	0	46	0	0
Total Shares and Deposits.....	115	2,858	62,222	575,157	3,377
Borrowings.....	0	0	0	0	0
Dividends and Interest Payable.....	0	0	19	1,629	0
Accounts Payable and Other Liabilities.....	6	3	717	1,683	6
Regular Reserve.....	23	145	2,969	19,262	300
Other Reserves.....	19	0	0	(7,758)	0
Undivided Earnings.....	3	352	4,105	70,472	(9)
TOTAL LIABILITIES & EQUITY.....	166	3,358	70,032	660,445	3,674

Federal Chartered Credit Unions
June 30, 2018

31 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United Family	Box Elder County	C U P	Cyprus	Deseret First
ASSETS							
Cash & Cash Equivalents.....	1,668,610	553,985	12,174	3,866	275	23,969	84,058
Loans:							
Unsecured.....	1,682,719	736,705	38,004	4,118	537	49,240	25,440
Auto.....	9,896,939	4,268,137	55,681	48,256	2,161	433,544	225,710
Real Estate.....	7,368,498	1,829,804	69,261	8,319	1,700	231,230	240,848
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,719,027	1,040,795	11,312	10,817	580	117,798	11,030
Total Loans.....	20,667,183	7,875,441	174,258	71,510	4,978	831,812	503,028
LESS: Allowance for Loan Losses.....	217,007	117,886	1,323	169	3	4,119	3,706
Loans Held for Sale.....	67,574	34,197	0	0	0	2,049	2,809
Total Investments.....	2,252,712	1,273,161	14,378	48,121	1,003	23,373	59,250
Land and Building (Net).....	687,533	190,568	5,494	3,044	0	19,365	28,035
Foreclosed and Repossessed Assets.....	39,622	31,010	95	0	0	266	0
Other Fixed Assets.....	102,758	42,705	636	339	2	2,537	4,492
Other Assets.....	612,904	222,081	16,561	2,526	80	22,646	13,061
TOTAL ASSETS.....	25,881,889	10,105,262	222,273	129,237	6,335	921,898	691,027
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	3,795,063	1,872,266	31,617	16,668	211	167,964	157,424
Regular Shares.....	5,725,598	2,220,226	46,006	50,521	3,426	255,950	218,854
Money Market Shares.....	5,678,788	2,611,952	45,581	4,012	0	102,797	109,348
Certificates of Deposits.....	4,460,792	1,663,349	49,159	23,511	1,716	189,879	127,104
IRA / KEOGH & Retirement Accounts....	1,124,084	506,779	12,552	4,608	0	62,837	26,350
All Other.....	1,758,416	29,160	6,499	0	0	32,212	0
Total Shares and Deposits.....	22,542,741	8,903,732	191,414	99,320	5,353	811,639	639,080
Borrowings.....	375,602	0	0	0	0	0	0
Dividends and Interest Payable.....	5,272	3,177	0	12	4	0	320
Accounts Payable and Other Liabilities....	389,521	229,517	101	981	6	6,983	8,032
Regular Reserve.....	179,971	(1)	1,589	1,201	211	12,892	13,672
Other Reserves.....	1,123,045	911,667	2,892	0	0	(624)	(2,362)
Undivided Earnings.....	1,265,737	57,170	26,277	27,723	761	91,008	32,285
TOTAL LIABILITIES & EQUITY.....	25,881,889	10,105,262	222,273	129,237	6,335	921,898	691,027

Federal Chartered Credit Unions
June 30, 2018

31 Reporting Figures in Thousands Dollars	Desertview	Devils Slide	Eastern Utah Community	Gibbons & Reed Employees	Goldenwest	Granite	Granite Furniture Employees
ASSETS							
Cash & Cash Equivalents.....	1,962	3,128	7,100	633	55,467	13,090	592
Loans:							
Unsecured.....	1,087	92	2,728	91	62,277	11,205	57
Auto.....	8,130	5,709	32,285	1,699	493,823	104,786	722
Real Estate.....	6,264	0	26,919	0	527,713	217,835	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,571	2,803	12,565	403	59,599	5,868	109
Total Loans.....	19,052	8,604	74,497	2,193	1,143,412	339,694	888
LESS: Allowance for Loan Losses.....	1,211	75	388	36	14,855	2,714	14
Loans Held for Sale.....	0	0	357	0	6,590	0	0
Total Investments.....	12,169	910	44,469	2,700	222,840	84,462	4
Land and Building (Net).....	142	164	1,910	0	46,112	5,783	0
Foreclosed and Repossessed Assets.....	0	0	74	0	1,194	0	0
Other Fixed Assets.....	132	1	229	0	4,568	869	0
Other Assets.....	468	102	1,657	57	32,612	8,307	7
TOTAL ASSETS.....	<u>32,714</u>	<u>12,834</u>	<u>129,905</u>	<u>5,547</u>	<u>1,497,940</u>	<u>449,491</u>	<u>1,477</u>
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	5,135	0	26,389	0	249,220	64,827	0
Regular Shares.....	6,453	6,856	39,538	4,237	519,351	100,396	1,112
Money Market Shares.....	12,178	0	23,020	0	160,717	160,688	0
Certificates of Deposits.....	2,976	4,189	21,169	0	271,854	59,980	0
IRA / KEOGH & Retirement Accounts.....	1,608	0	6,286	0	65,016	13,221	35
All Other.....	0	123	0	415	0	345	0
Total Shares and Deposits.....	28,350	11,168	116,402	4,652	1,266,158	399,457	1,147
Borrowings.....	0	0	0	0	500	0	0
Dividends and Interest Payable.....	0	0	52	0	1,027	0	0
Accounts Payable and Other Liabilities.....	38	6	525	6	24,047	4,540	0
Regular Reserve.....	549	117	2,602	274	15,005	12,630	53
Other Reserves.....	0	100	0	0	190,200	(1,868)	93
Undivided Earnings.....	3,777	1,443	10,324	615	1,003	34,732	184
TOTAL LIABILITIES & EQUITY.....	<u>32,714</u>	<u>12,834</u>	<u>129,905</u>	<u>5,547</u>	<u>1,497,940</u>	<u>449,491</u>	<u>1,477</u>

Federal Chartered Credit Unions
June 30, 2018

31 Reporting Figures in Thousands Dollars	Hercules First	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical	LU 354 I B E W	Mountain America
ASSETS							
Cash & Cash Equivalents.....	1,663	6,028	39,069	868	112	1,547	594,949
Loans:							
Unsecured.....	2,930	8,366	14,248	396	395	752	579,978
Auto.....	25,100	39,782	58,261	7,259	7,828	12,141	3,021,017
Real Estate.....	17,109	32,665	76,824	1,745	5,211	3,575	2,940,249
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	7,921	7,337	15,567	1,464	1,457	3,585	157,507
Total Loans.....	53,060	88,150	164,900	10,864	14,891	20,053	6,698,751
LESS: Allowance for Loan Losses.....	297	1,221	680	68	42	87	43,638
Loans Held for Sale.....	0	0	0	0	0	0	11,305
Total Investments.....	40,640	41,455	68,264	11,511	6,825	4,354	40,402
Land and Building (Net).....	522	4,371	4,274	1,037	0	0	286,320
Foreclosed and Repossessed Assets.....	0	0	16	0	0	57	4,580
Other Fixed Assets.....	334	949	590	32	17	39	32,567
Other Assets.....	3,913	2,424	4,070	232	271	293	158,962
TOTAL ASSETS.....	99,835	142,156	280,503	24,476	22,074	26,256	7,784,198
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	9,887	26,714	63,725	678	1,230	3,937	418,607
Regular Shares.....	35,932	31,926	89,618	19,955	11,513	7,062	1,279,542
Money Market Shares.....	20,434	39,762	53,987	0	0	4,220	1,536,726
Certificates of Deposits.....	13,751	18,628	42,878	0	3,751	5,972	1,496,826
IRA / KEOGH & Retirement Accounts.....	9,388	4,344	6,105	0	1,906	1,522	298,530
All Other.....	0	4,290	0	513	0	0	1,597,770
Total Shares and Deposits.....	89,392	125,664	256,313	21,146	18,400	22,713	6,628,001
Borrowings.....	0	0	0	0	0	0	375,102
Dividends and Interest Payable.....	43	37	164	1	4	12	0
Accounts Payable and Other Liabilities.....	339	1,561	1,167	0	13	333	71,329
Regular Reserve.....	5,351	3,244	4,959	602	292	637	63,045
Other Reserves.....	(1,209)	9,600	(2,821)	60	0	(44)	1,901
Undivided Earnings.....	5,919	2,050	20,721	2,667	3,365	2,605	644,820
TOTAL LIABILITIES & EQUITY.....	99,835	142,156	280,503	24,476	22,074	26,256	7,784,198

Federal Chartered Credit Unions
June 30, 2018

31 Reporting Figures in Thousands Dollars	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah	Utah Community	Utah First
ASSETS							
Cash & Cash Equivalents.....	2,034	102	890	56,740	1,020	151,703	35,255
Loans:							
Unsecured.....	23	40	129	45,898	1,111	57,311	22,618
Auto.....	11,517	685	1,084	432,707	4,559	394,332	86,584
Real Estate.....	13,262	0	0	285,145	4,553	445,221	192,773
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,097	106	136	98,733	1,233	74,756	9,459
Total Loans.....	29,899	831	1,349	862,483	11,456	971,620	311,434
LESS: Allowance for Loan Losses.....	297	13	14	6,907	40	12,928	3,237
Loans Held for Sale.....	0	0	0	2,260	0	8,008	0
Total Investments.....	1,413	9	1,135	42,808	6,850	176,475	2,113
Land and Building (Net).....	511	0	0	21,461	187	36,693	19,961
Foreclosed and Repossessed Assets.....	0	0	0	1,565	0	732	0
Other Fixed Assets.....	7	0	2	1,853	43	6,473	1,391
Other Assets.....	327	11	37	25,415	352	48,819	16,397
TOTAL ASSETS.....	33,894	940	3,399	1,007,678	19,868	1,387,595	383,314
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	313	0	0	203,512	2,876	329,859	66,343
Regular Shares.....	22,329	711	1,902	213,038	3,459	313,326	95,844
Money Market Shares.....	0	0	0	300,135	5,748	331,041	64,027
Certificates of Deposits.....	156	0	1,090	144,044	3,685	153,546	66,785
IRA / KEOGH & Retirement Accounts.....	0	0	0	30,566	1,413	32,841	17,633
All Other.....	0	0	0	0	340	61,488	24,641
Total Shares and Deposits.....	22,798	711	2,992	891,295	17,521	1,222,101	335,273
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	49	1	0	364	4	0	0
Accounts Payable and Other Liabilities.....	175	2	4	8,646	29	24,906	4,559
Regular Reserve.....	1,655	85	84	10,965	409	8,027	15,000
Other Reserves.....	0	0	0	7,412	0	(2,373)	84
Undivided Earnings.....	9,217	141	319	88,996	1,905	134,934	28,398
TOTAL LIABILITIES & EQUITY.....	33,894	940	3,399	1,007,678	19,868	1,387,595	383,314

Federal Chartered Credit Unions
June 30, 2018

31 Reporting Figures in Thousands Dollars	Valley Wide	Varex	Wasatch Peaks	Weber State
ASSETS				
Cash & Cash Equivalents.....	57	836	10,468	4,971
Loans:				
Unsecured.....	5	638	9,731	6,569
Auto.....	383	4,460	76,417	32,178
Real Estate.....	0	1,749	132,305	56,221
Leases Receivable.....	0	0	0	0
All Other Members.....	30	1,042	50,855	5,491
Total Loans.....	418	7,889	269,308	100,459
LESS: Allowance for Loan Losses.....	3	13	801	222
Loans Held for Sale.....	0	0	0	0
Total Investments.....	0	7,085	9,064	5,465
Land and Building (Net).....	0	0	7,993	3,586
Foreclosed and Repossessed Assets.....	0	0	34	0
Other Fixed Assets.....	0	18	1,265	667
Other Assets.....	5	221	27,059	3,931
TOTAL ASSETS.....	<u>477</u>	<u>16,036</u>	<u>324,390</u>	<u>118,857</u>
LIABILITIES AND EQUITY				
Shares & Deposits:				
Share Drafts.....	0	1,745	55,341	18,575
Regular Shares.....	381	5,718	94,391	26,028
Money Market Shares.....	0	3,862	53,161	35,392
Certificates of Deposits.....	0	1,047	71,453	22,290
IRA / KEOGH & Retirement Accounts.....	0	805	15,228	4,512
All Other.....	0	207	414	0
Total Shares and Deposits.....	381	13,384	289,988	106,797
Borrowings.....	0	0	0	0
Dividends and Interest Payable.....	0	2	0	0
Accounts Payable and Other Liabilities.....	3	29	971	675
Regular Reserve.....	19	560	2,862	1,377
Other Reserves.....	0	0	10,037	300
Undivided Earnings.....	74	2,061	20,532	9,708
TOTAL LIABILITIES & EQUITY.....	<u>477</u>	<u>16,036</u>	<u>324,390</u>	<u>118,857</u>

Out-of-State Credit Unions with Branches in Utah
June 30, 2018

4 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service
ASSETS					
Cash & Cash Equivalents.....	780,355	95,952	324,013	42,116	318,273
Loans:					
Unsecured.....	1,479,386	147,358	387,487	57,724	886,817
Auto.....	8,264,733	1,092,517	1,853,566	196,219	5,122,430
Real Estate.....	5,477,604	413,470	2,291,693	317,736	2,454,707
Leases Receivable.....	0	0	0	0	0
All Other Members.....	242,980	30,013	45,208	39,468	128,290
Total Loans.....	15,464,703	1,683,358	4,577,954	611,147	8,592,244
LESS: Allowance for Loan Losses.....	152,869	18,828	29,787	6,443	97,811
Loans Held for Sale.....	58,547	1,259	0	0	57,288
Total Investments.....	1,332,864	156,369	665,740	444,690	66,066
Land and Building (Net).....	390,310	33,409	80,765	15,491	260,645
Foreclosed and Repossessed Assets.....	14,585	871	7,257	602	5,855
Other Fixed Assets.....	88,446	9,689	22,197	1,442	55,118
Other Assets.....	594,681	200,060	143,965	15,866	234,789
TOTAL ASSETS.....	18,571,622	2,162,139	5,792,104	1,124,911	9,492,467
LIABILITIES AND EQUITY					
Shares & Deposits:					
Share Drafts.....	3,040,091	442,589	979,618	116,386	1,501,497
Regular Shares.....	4,020,817	490,000	1,589,649	371,256	1,569,908
Money Market Shares.....	2,987,969	330,884	1,791,905	143,925	721,256
Certificates of Deposits.....	4,539,496	471,832	371,253	210,141	3,486,271
IRA / KEOGH & Retirement Accounts.....	966,813	98,803	290,424	56,165	521,422
All Other.....	320,526	27,457	22,183	0	270,887
Total Shares and Deposits.....	15,875,712	1,861,565	5,045,032	897,873	8,071,241
Borrowings.....	615,736	80,033	0	59,918	475,785
Dividends and Interest Payable.....	3,378	0	0	0	3,378
Accounts Payable and Other Liabilities.....	177,918	28,365	62,446	6,547	80,560
Regular Reserve.....	154,962	18,528	58,273	18,030	60,130
Other Reserves.....	5,883	17,199	(13,724)	1,933	475
Undivided Earnings.....	1,738,033	156,449	640,077	140,610	800,898
TOTAL LIABILITIES & EQUITY.....	18,571,622	2,162,139	5,792,104	1,124,911	9,492,467

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Six Month Period Ending June 30, 2018

32 State and 31 Federal Reporting
Figures in Thousands

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 24,821	\$ 456,639
LESS: Interest Refund.....	0	5
Income from Investments.....	4,980	32,043
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	<u>29,801</u>	<u>488,677</u>
INTEREST EXPENSES		
Dividends on Shares.....	4,390	65,128
Interest on Deposits.....	1,572	0
Interest on Borrowed Money.....	17	3,535
TOTAL INTEREST INCOME.....	<u>5,979</u>	<u>68,663</u>
Provision for Loan Loss.....	1,319	72,155
NET INTEREST INCOME.....	<u>22,503</u>	<u>347,859</u>
NON-INTEREST INCOME		
Fee Income.....	4,464	111,849
Other Operating Income.....	3,352	150,662
Gain (Loss) on Investments.....	4	157
Gain (Loss) on Disposition of Fixed Assets.....	3	153
Other Non-operating Income (Expense).....	56	3,705
TOTAL NON-INTEREST INCOME.....	<u>7,879</u>	<u>266,526</u>
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	11,467	235,979
Travel and Conference.....	199	4,678
Office Occupancy.....	1,193	28,163
Office Operations.....	4,705	78,251
Educational and Promotional.....	477	20,476
Loan Servicing.....	2,384	48,272
Professional and Outside Services.....	799	17,078
Member Insurance.....	50	71
Operating Fees.....	146	1,703
Miscellaneous Operating.....	988	16,966
TOTAL NON-INTEREST EXPENSE.....	<u>22,408</u>	<u>451,637</u>
NET INCOME.....	<u><u>\$ 7,974</u></u>	<u><u>\$ 162,748</u></u>
RESERVE TRANSFERS		
Required Transfer to Statutory Reserves.....	\$ 1,345	\$ 691

State Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Alpine	Beckstrand & Associates Employees	City Center	Education First	Employees 1st	Fire- Fighters
ASSETS							
Cash & Cash Equivalents.....	82,780	9,998	244	260	5,579	98	1,859
Loans:							
Unsecured.....	58,950	7,214	0	162	2,515	83	2,107
Auto.....	492,412	89,767	0	5,685	9,195	170	13,684
Real Estate.....	403,032	44,067	0	5,008	9,006	0	8,448
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	109,366	4,042	26	1,082	2,227	24	3,782
Total Loans.....	1,063,760	145,090	26	11,937	22,943	277	28,021
LESS: Allowance for Loan Losses.....	5,287	405	0	59	120	0	115
Loans Held for Sale.....	516	0	0	0	0	0	0
Total Investments.....	516,701	36,727	0	449	1,742	1,321	10,806
Land and Building (Net).....	29,839	4,077	0	123	284	0	626
Other Real Estate Owned.....	723	146	0	20	0	0	0
Other Fixed Assets.....	4,324	486	0	7	142	0	61
Other Assets.....	37,019	2,943	1	225	1,862	16	579
TOTAL ASSETS.....	1,730,375	199,062	271	12,962	32,432	1,712	41,837
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	179,627	30,776	0	119	7,704	0	6,610
Regular Shares.....	848,375	72,565	91	3,083	11,555	1,043	14,224
Money Market Shares.....	149,376	31,532	0	0	846	0	2,518
Certificates of Deposits.....	216,250	40,723	0	5,316	7,468	33	6,531
IRA / KEOGH & Retirement Accounts.....	92,765	1,154	0	602	895	87	2,333
All Other.....	27,931	53	0	2,367	853	80	4,840
Total Shares and Deposits.....	1,514,324	176,803	91	11,487	29,321	1,243	37,056
Borrowings.....	1,154	0	0	50	0	0	0
Dividends and Interest Payable.....	1,984	132	0	0	0	0	22
Accounts Payable and Other Liabilities.....	9,222	1,758	29	22	57	1	64
Regular Reserve.....	65,223	6,423	5	717	745	105	1,580
Other Reserves.....	(7,166)	(1,581)	0	0	0	0	0
Undivided Earnings.....	145,634	15,527	146	686	2,309	363	3,115
TOTAL LIABILITIES & EQUITY.....	1,730,375	199,062	271	12,962	32,432	1,712	41,837

State Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands of Dollars	Freedom	Grand County	Hercules	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees
ASSETS							
Cash.....	1,297	2,751	471	3,152	264	767	444
Loans:							
Unsecured.....	1,503	1,287	2,045	846	282	582	171
Auto.....	15,829	15,403	17,744	6,317	5,736	7,851	2,069
Real Estate.....	9,395	3,651	8,979	17,167	154	1,452	100
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,929	4,278	6,441	2,724	0	1,916	890
Total Loans.....	28,656	24,619	35,209	27,054	6,172	11,801	3,230
LESS: Allowance for Loan Losses.....	200	314	106	285	70	163	30
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	3,559	874	29,504	16,218	28	823	1,496
Land and Building (Net).....	324	1,213	534	1,106	0	737	0
Other Real Estate Owned.....	0	149	0	0	0	0	0
Other Fixed Assets.....	93	113	267	2	0	47	0
Other Assets.....	918	426	3,558	698	65	386	51
TOTAL ASSETS.....	34,647	29,831	69,437	47,945	6,459	14,398	5,191
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	4,545	6,699	7,512	2,156	0	912	473
Regular Shares.....	13,989	13,691	21,144	27,150	2,050	2,591	1,639
Money Market Shares.....	1,895	2,799	14,673	0	0	8,916	0
Certificates of Deposits.....	6,386	3,202	11,191	2,818	1,845	438	1,357
IRA / KEOGH & Retirement Accounts.....	2,687	696	8,105	3,926	499	0	562
All Other Shares and Deposits.....	1,244	0	0	2,787	796	0	0
Total Shares and Deposits.....	30,746	27,087	62,625	38,837	5,190	12,857	4,031
Borrowings.....	0	0	604	0	0	500	0
Dividends and Interest Payable.....	18	0	39	4	2	10	0
Accounts Payable and Other Liabilities.....	312	223	(12)	24	14	32	36
Regular Reserve.....	1,168	774	2,714	3,260	325	450	439
Other Reserves.....	(260)	0	(907)	0	0	0	0
Undivided Earnings.....	2,663	1,747	4,374	5,820	928	549	685
TOTAL LIABILITIES & EQUITY.....	34,647	29,831	69,437	47,945	6,459	14,398	5,191

State Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands of Dollars	Member's First	Millard County	National J.A.C.L.	Nebo	P & S	Pacific Horizon	Presto Lewiston Employees
ASSETS							
Cash.....	3,989	4,710	1,585	4,622	830	5,523	58
Loans:							
Unsecured.....	8,489	805	1,485	3,137	901	2,067	16
Auto.....	46,683	10,056	5,465	44,940	5,644	30,064	220
Real Estate.....	8,468	4,433	6,478	11,898	2,598	13,052	19
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	13,374	4,398	1,032	6,451	1,379	7,955	12
Total Loans.....	77,014	19,692	14,460	66,426	10,522	53,138	267
LESS: Allowance for Loan Losses.....	91	35	127	358	137	265	5
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	23,756	9,891	13,332	10,908	4,197	1,780	2
Land and Building (Net).....	4,685	151	1,158	3,420	0	935	0
Other Real Estate Owned.....	7	12	0	321	0	0	0
Other Fixed Assets.....	477	157	11	218	10	280	1
Other Assets.....	7,180	379	973	1,022	242	759	3
TOTAL ASSETS.....	117,017	34,957	31,392	86,579	15,664	62,150	326
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	11,877	8,529	3,686	10,568	2,320	6,548	0
Regular Shares.....	25,960	21,648	9,411	32,471	9,466	20,595	192
Money Market Shares.....	41,977	0	7,218	0	0	3,118	0
Certificates of Deposits.....	12,709	345	5,511	18,924	834	18,019	46
IRA / KEOGH & Retirement Accounts.....	5,462	746	2,014	3,608	1,385	7,414	0
All Other Shares and Deposits.....	4,615	0	0	5,478	243	0	0
Total Shares and Deposits.....	102,600	31,268	27,840	71,049	14,248	55,694	238
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	7	0	3	51	0	66	0
Accounts Payable and Other Liabilities.....	1,782	80	174	357	57	457	0
Regular Reserve.....	8,100	1,232	1,102	3,433	975	2,321	29
Other Reserves.....	0	(373)	0	(91)	124	(252)	0
Undivided Earnings.....	4,528	2,750	2,273	11,780	260	3,864	59
TOTAL LIABILITIES & EQUITY.....	117,017	34,957	31,392	86,579	15,664	62,150	326

State Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands of Dollars	Provo Police & Fire Dept.	S E A	San Juan	South Sanpete	Sunnyside	Tanner Employees	TCUBVIU
ASSETS							
Cash.....	1,022	1,797	3,328	164	707	762	484
Loans:							
Unsecured.....	35	206	1,888	28	76	255	107
Auto.....	1,634	2,013	9,697	588	748	3,217	178
Real Estate.....	0	0	325	0	263	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	151	425	1,191	0	296	706	8
Total Loans.....	1,820	2,644	13,101	616	1,383	4,178	293
LESS: Allowance for Loan Losses.....	66	7	284	8	31	53	17
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	70	203	2,082	221	377	1,130	391
Land and Building (Net).....	0	0	0	0	13	0	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	0	2	207	0	1	0	0
Other Assets.....	25	36	285	16	54	85	11
TOTAL ASSETS.....	2,871	4,675	18,719	1,009	2,504	6,102	1,162
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	0	2,297	0	221	308	0
Regular Shares.....	2,533	3,583	6,693	916	1,467	2,730	434
Money Market Shares.....	0	0	0	0	0	1,795	0
Certificates of Deposits.....	0	0	3,286	0	543	121	0
IRA / KEOGH & Retirement Accounts.....	0	0	2,277	0	56	0	0
All Other Shares and Deposits.....	0	0	2,203	0	0	408	519
Total Shares and Deposits.....	2,533	3,583	16,756	916	2,287	5,362	953
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	0
Accounts Payable and Other Liabilities.....	0	1	49	2	14	4	0
Regular Reserve.....	119	203	846	40	203	338	32
Other Reserves.....	7	0	0	0	0	0	9
Undivided Earnings.....	212	888	1,068	51	0	398	168
TOTAL LIABILITIES & EQUITY.....	2,871	4,675	18,719	1,009	2,504	6,102	1,162

State Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands of Dollars	Trans West	Tri County	Uintah	Utah Heritage	Utah Power	Utah Prison Employees
ASSETS						
Cash.....	9,470	84	1,201	5,918	8,525	816
Loans:						
Unsecured.....	6,161	30	182	2,774	11,178	331
Auto.....	26,303	46	936	14,161	98,991	1,383
Real Estate.....	65,409	0	0	26,052	156,609	0
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	5,536	0	274	7,316	29,027	474
Total Loans.....	103,409	76	1,392	50,303	295,805	2,188
LESS: Allowance for Loan Losses.....	931	5	5	279	652	61
Loans Held for Sale.....	516	0	0	0	0	0
Total Investments.....	16,933	0	522	7,182	319,554	624
Land and Building (Net).....	3,182	0	0	849	6,422	0
Other Real Estate Owned.....	0	0	0	0	68	0
Other Fixed Assets.....	473	0	0	42	1,223	4
Other Assets.....	2,218	1	38	2,094	9,823	44
TOTAL ASSETS.....	135,270	156	3,148	66,109	640,768	3,615
LIABILITIES AND EQUITY						
Deposits:						
Share Drafts.....	18,922	0	0	8,857	37,986	0
Regular Shares.....	37,075	106	2,655	19,464	464,284	1,885
Money Market Shares.....	28,950	0	0	3,139	0	0
Certificates of Deposits.....	29,178	0	0	23,376	14,678	1,370
IRA / KEOGH & Retirement Accounts.....	7,055	0	0	3,893	37,257	52
All Other Shares and Deposits.....	1,423	0	0	20	0	0
Total Shares and Deposits.....	122,603	106	2,655	58,749	554,205	3,307
Borrowings.....	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	18	1,610	0
Accounts Payable and Other Liabilities.....	1,077	5	2	653	1,943	6
Regular Reserve.....	5,532	23	145	2,855	18,693	299
Other Reserves.....	(10)	19	0	0	(3,852)	0
Undivided Earnings.....	6,068	3	346	3,834	68,169	3
TOTAL LIABILITIES & EQUITY.....	135,270	156	3,148	66,109	640,768	3,615

Federal Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United Family	Federal Family	Box Elder County	C U P	Cyprus
ASSETS							
Cash.....	1,561,416	702,258	6,974	946	2,783	651	20,710
Loans:							
Unsecured.....	1,631,593	719,873	36,551	1,121	4,110	586	50,141
Auto.....	8,993,412	3,707,762	51,606	4,099	46,389	2,280	412,952
Real Estate.....	6,675,803	1,634,502	68,481	7,291	8,532	1,726	197,075
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,522,120	894,661	12,293	1,160	9,706	617	94,408
Total Loans.....	18,822,928	6,956,798	168,931	13,671	68,737	5,209	754,576
LESS: Allowance for Loan Losses.....	196,275	105,512	1,433	90	169	11	3,889
Loans Held for Sale.....	78,148	33,218	0	0	0	0	6,502
Total Investments.....	2,184,546	1,174,778	12,628	13,576	43,487	702	32,965
Land and Building (Net).....	614,949	184,595	4,923	0	3,081	0	18,525
Other Real Estate Owned.....	41,129	31,542	114	0	0	0	276
Other Fixed Assets.....	99,995	46,161	594	63	355	2	2,538
Other Assets.....	568,871	191,078	15,627	315	2,541	79	22,279
TOTAL ASSETS.....	23,775,707	9,214,916	208,358	28,481	120,815	6,632	854,482
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	3,369,037	1,637,078	28,349	1,525	14,417	218	153,816
Regular Shares.....	5,129,075	1,945,247	40,717	12,212	48,151	3,664	237,573
Money Market Shares.....	5,476,066	2,442,603	44,953	5,725	4,417	0	105,910
Certificates of Deposits.....	3,968,682	1,564,511	46,969	3,203	21,262	1,758	164,124
IRA / KEOGH & Retirement Accounts.....	1,075,840	489,698	11,305	1,451	4,697	11	61,939
All Other Shares and Deposits.....	1,466,281	29,363	6,544	0	0	0	27,650
Total Shares and Deposits.....	20,484,981	8,108,500	178,837	24,116	92,944	5,651	751,012
Borrowings.....	556,507	0	0	0	0	0	0
Dividends and Interest Payable.....	3,456	2,604	0	0	9	4	0
Accounts Payable and Other Liabilities.....	323,590	191,526	411	402	191	5	6,328
Regular Reserve.....	177,064	(1)	1,589	2,639	1,201	209	12,893
Other Reserves.....	1,120,580	912,057	2,750	(320)	0	0	(33)
Undivided Earnings.....	1,109,529	230	24,771	1,644	26,470	763	84,282
TOTAL LIABILITIES & EQUITY.....	23,775,707	9,214,916	208,358	28,481	120,815	6,632	854,482

Federal Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands Dollars	Deseret First	Desertview	Devils Slide	Dugway	Eastern Utah Community	Gibbons & Reed Employees	Goldenwest
ASSETS							
Cash.....	23,954	2,289	2,373	1,035	9,165	550	45,251
Loans:							
Unsecured.....	26,317	1,135	105	377	2,927	86	59,923
Auto.....	237,061	8,042	5,555	1,245	31,008	1,696	440,866
Real Estate.....	244,216	6,436	0	0	26,601	0	489,955
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	10,139	3,244	2,632	235	12,074	421	54,705
Total Loans.....	517,733	18,857	8,292	1,857	72,610	2,203	1,045,449
LESS: Allowance for Loan Losses.....	3,527	1,157	74	25	375	29	13,955
Loans Held for Sale.....	1,972	0	0	0	118	0	9,177
Total Investments.....	68,227	12,686	711	27	38,201	2,547	254,678
Land and Building (Net).....	13,128	150	163	0	1,986	0	44,696
Other Real Estate Owned.....	0	0	0	0	28	10	1,468
Other Fixed Assets.....	2,434	129	2	0	245	0	5,176
Other Assets.....	27,467	452	107	24	1,613	48	31,958
TOTAL ASSETS.....	651,388	33,406	11,574	2,918	123,591	5,329	1,423,898
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	146,580	4,818	0	592	23,906	0	227,883
Regular Shares.....	192,371	6,671	5,902	956	36,857	4,054	500,706
Money Market Shares.....	110,578	12,982	0	0	22,239	0	159,729
Certificates of Deposits.....	90,774	3,126	3,933	440	21,621	0	254,758
IRA / KEOGH & Retirement Accounts.....	24,395	1,556	0	95	6,477	0	64,942
All Other Shares and Deposits.....	0	0	123	38	0	396	0
Total Shares and Deposits.....	564,698	29,153	9,958	2,121	111,100	4,450	1,208,018
Borrowings.....	35,936	0	0	0	0	0	500
Dividends and Interest Payable.....	226	0	0	1	51	0	0
Accounts Payable and Other Liabilities.....	8,039	32	7	37	311	5	18,288
Regular Reserve.....	12,981	549	117	71	2,600	276	15,008
Other Reserves.....	(1,417)	0	100	5	0	0	181,081
Undivided Earnings.....	30,925	3,672	1,392	683	9,529	598	1,003
TOTAL LIABILITIES & EQUITY.....	651,388	33,406	11,574	2,918	123,591	5,329	1,423,898

Federal Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands Dollars	Granite	Granite Furniture Employees	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical	LU 354 I B E W
ASSETS							
Cash.....	6,038	161	6,630	33,868	409	219	3,048
Loans:							
Unsecured.....	11,975	69	8,540	14,572	409	403	756
Auto.....	114,764	665	34,530	55,161	6,931	7,282	11,220
Real Estate.....	207,101	0	34,458	77,074	1,953	4,593	3,712
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,327	111	6,603	14,973	1,364	1,417	3,188
Total Loans.....	339,167	845	84,131	161,780	10,657	13,695	18,876
LESS: Allowance for Loan Losses.....	2,789	14	1,057	623	68	51	108
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	85,908	5	39,247	64,673	11,754	7,516	3,809
Land and Building (Net).....	5,816	0	4,441	4,312	1,051	0	0
Other Real Estate Owned.....	0	0	0	95	0	0	2
Other Fixed Assets.....	769	0	1,074	445	40	20	44
Other Assets.....	7,951	5	2,261	4,632	229	267	301
TOTAL ASSETS.....	442,860	1,002	136,727	269,182	24,072	21,666	25,972
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	62,621	0	24,297	58,651	520	1,256	4,056
Regular Shares.....	93,342	540	29,959	79,913	19,748	11,105	6,619
Money Market Shares.....	157,740	0	39,388	58,453	0	0	4,472
Certificates of Deposits.....	53,293	0	18,946	42,561	0	3,820	5,844
IRA / KEOGH & Retirement Accounts.....	13,003	35	4,517	5,671	0	1,953	1,570
All Other Shares and Deposits.....	385	101	4,102	0	568	0	0
Total Shares and Deposits.....	380,384	676	121,209	245,249	20,836	18,134	22,561
Borrowings.....	13,500	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	32	148	0	4	3
Accounts Payable and Other Liabilities.....	4,508	0	1,057	1,589	0	29	186
Regular Reserve.....	12,631	53	3,245	4,960	602	293	638
Other Reserves.....	(648)	93	9,600	(1,908)	57	0	(15)
Undivided Earnings.....	32,485	180	1,584	19,144	2,577	3,206	2,599
TOTAL LIABILITIES & EQUITY.....	442,860	1,002	136,727	269,182	24,072	21,666	25,972

Federal Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands Dollars	Midvalley	Mountain America	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah
ASSETS							
Cash.....	143	515,389	3,915	118	735	38,425	1,511
Loans:							
Unsecured.....	68	545,162	24	46	161	42,443	1,117
Auto.....	327	2,804,952	11,224	645	1,074	420,642	4,098
Real Estate.....	1,491	2,633,692	11,273	0	0	263,639	4,701
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	223	142,659	4,729	101	173	95,289	1,074
Total Loans.....	2,109	6,126,465	27,250	792	1,408	822,013	10,990
LESS: Allowance for Loan Losses.....	28	37,761	317	13	16	6,271	35
Loans Held for Sale.....	0	15,941	0	0	0	3,453	0
Total Investments.....	2,090	52,618	1,908	9	1,226	54,895	6,499
Land and Building (Net).....	0	244,607	120	0	0	16,405	194
Other Real Estate Owned.....	0	6,250	0	0	0	828	0
Other Fixed Assets.....	0	28,576	10	0	0	1,343	41
Other Assets.....	48	141,229	305	11	34	24,609	303
TOTAL ASSETS.....	4,362	7,093,314	33,191	917	3,387	955,700	19,503
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	71	378,361	208	0	0	192,699	2,886
Regular Shares.....	1,962	1,161,523	22,100	693	1,860	196,668	3,468
Money Market Shares.....	0	1,486,187	0	0	0	303,944	6,022
Certificates of Deposits.....	300	1,263,847	159	0	1,129	126,670	3,305
IRA / KEOGH & Retirement Accounts.....	402	286,435	0	0	0	28,532	1,441
All Other Shares and Deposits.....	0	1,313,331	0	0	0	0	85
Total Shares and Deposits.....	2,735	5,889,684	22,467	693	2,989	848,513	17,207
Borrowings.....	0	500,041	0	0	0	0	0
Dividends and Interest Payable.....	0	0	44	1	0	327	3
Accounts Payable and Other Liabilities.....	1,100	52,680	159	1	3	6,088	26
Regular Reserve.....	424	63,045	1,655	84	83	10,965	408
Other Reserves.....	0	1,746	0	0	0	7,731	0
Undivided Earnings.....	103	586,118	8,866	138	312	82,076	1,859
TOTAL LIABILITIES & EQUITY.....	4,362	7,093,314	33,191	917	3,387	955,700	19,503

Federal Chartered Credit Unions
December 31, 2017

33 Reporting Figures in Thousands Dollars	Utah Community	Utah First	Valley Wide	Varex	Wasatch Peaks	Weber State
ASSETS						
Cash.....	102,395	21,782	66	403	5,206	2,019
Loans:						
Unsecured.....	61,351	23,078	11	618	10,423	7,112
Auto.....	374,458	83,902	364	4,199	75,599	30,814
Real Estate.....	392,898	178,872	0	2,080	119,845	53,608
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	83,616	8,410	21	735	50,145	5,667
Total Loans.....	912,323	294,262	396	7,632	256,012	97,201
LESS: Allowance for Loan Losses.....	12,710	3,108	3	12	827	222
Loans Held for Sale.....	7,503	263	0	0	0	0
Total Investments.....	169,955	2,306	1	6,345	12,521	6,050
Land and Building (Net).....	37,901	16,965	0	0	8,255	3,636
Other Real Estate Owned.....	0	446	0	0	14	55
Other Fixed Assets.....	7,079	1,023	0	22	1,106	704
Other Assets.....	46,221	16,075	5	230	26,902	3,666
TOTAL ASSETS.....	<u>1,270,667</u>	<u>350,014</u>	<u>465</u>	<u>14,620</u>	<u>309,189</u>	<u>113,109</u>
LIABILITIES AND EQUITY						
Deposits:						
Share Drafts.....	275,714	60,855	0	1,594	49,416	16,652
Regular Shares.....	254,940	90,017	372	4,181	89,600	25,381
Money Market Shares.....	359,031	60,385	0	3,739	53,765	33,804
Certificates of Deposits.....	133,953	54,332	0	1,006	62,012	21,028
IRA / KEOGH & Retirement Accounts.....	31,251	13,878	0	824	15,295	4,466
All Other Shares and Deposits.....	57,748	24,839	0	652	358	0
Total Shares and Deposits.....	1,112,637	304,306	372	11,996	270,446	101,331
Borrowings.....	0	0	0	0	6,530	0
Dividends and Interest Payable.....	0	0	0	1	0	0
Accounts Payable and Other Liabilities.....	23,904	5,413	2	30	598	634
Regular Reserve.....	8,027	15,000	19	560	2,862	1,376
Other Reserves.....	(733)	84	0	0	10,048	300
Undivided Earnings.....	126,832	25,211	72	2,033	18,705	9,468
TOTAL LIABILITIES & EQUITY.....	<u>1,270,667</u>	<u>350,014</u>	<u>465</u>	<u>14,620</u>	<u>309,189</u>	<u>113,109</u>

Out-of-State Credit Unions with Branches in Utah
December 31, 2017

4 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service
ASSETS					
Cash.....	857,714	96,690	322,823	47,551	390,650
Loans:					
Unsecured.....	1,492,337	152,858	380,783	58,544	900,152
Auto.....	8,190,233	1,104,514	1,712,555	182,992	5,190,173
Real Estate.....	5,320,982	439,587	2,226,569	304,965	2,349,860
Leases Receivable.....	0	0	0	0	0
All Other Members.....	241,900	32,776	44,424	32,751	131,948
Total Loans.....	15,245,452	1,729,735	4,364,331	579,252	8,572,133
LESS: Allowance for Loan Losses.....	154,816	18,369	30,445	5,931	100,071
Loans Held for Sale.....	27,605	1,506	0	138	25,961
Total Investments.....	1,287,299	107,192	672,165	424,774	83,169
Land and Building (Net).....	385,970	33,720	79,008	15,718	257,523
Other Real Estate Owned.....	17,103	378	8,373	507	7,846
Other Fixed Assets.....	88,035	6,699	21,336	1,376	58,624
Other Assets.....	573,239	194,884	133,619	14,517	230,219
TOTAL ASSETS.....	18,327,601	2,152,435	5,571,210	1,077,902	9,526,054
LIABILITIES AND EQUITY					
Deposits:					
Share Drafts.....	2,840,944	439,366	898,400	105,756	1,397,422
Regular Shares.....	3,819,826	484,025	1,503,962	350,131	1,481,709
Money Market Shares.....	2,966,967	338,815	1,766,606	136,346	725,200
Certificates of Deposits.....	4,430,967	536,292	363,523	207,673	3,323,478
IRA / KEOGH & Retirement Accounts.....	976,842	105,161	296,072	53,027	522,581
All Other Shares and Deposits.....	300,908	27,161	11,474	0	262,273
Total Shares and Deposits.....	15,336,454	1,930,820	4,840,037	852,933	7,712,663
Borrowings.....	973,149	10,005	0	61,913	901,231
Dividends and Interest Payable.....	3,204	0	0	0	3,204
Accounts Payable and Other Liabilities.....	185,889	25,162	70,481	8,285	81,960
Regular Reserve.....	156,075	18,530	58,272	19,144	60,129
Other Reserves.....	11,980	17,176	(5,928)	212	521
Undivided Earnings.....	1,660,850	150,742	608,348	135,415	766,346
TOTAL LIABILITIES & EQUITY.....	18,327,601	2,152,435	5,571,210	1,077,902	9,526,054

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Twelve Month Period Ending December 31, 2017

33 State and 33 Federal Reporting
Figures in Thousands

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 46,773	\$ 775,902
LESS: Interest Refund.....	10	7
Income from Investments.....	10,081	52,400
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	<u>56,844</u>	<u>828,295</u>
INTEREST EXPENSES		
Dividends on Shares.....	7,885	104,556
Interest on Deposits.....	3,044	0
Interest on Borrowed Money.....	26	7,482
TOTAL INTEREST INCOME.....	<u>10,955</u>	<u>112,038</u>
Provision for Loan Loss.....	2,055	115,432
NET INTEREST INCOME.....	<u>43,834</u>	<u>600,825</u>
NON-INTEREST INCOME		
Fee Income.....	8,935	214,225
Other Operating Income.....	5,998	273,573
Gain (Loss) on Investments.....	(8)	1
Gain (Loss) on Disposition of Fixed Assets.....	(5)	270
Other Non-operating Income (Expense).....	107	3,599
TOTAL NON-INTEREST INCOME.....	<u>15,027</u>	<u>491,668</u>
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	22,825	427,664
Travel and Conference.....	506	9,172
Office Occupancy.....	2,529	55,168
Office Operations.....	10,278	140,151
Educational and Promotional.....	1,014	38,861
Loan Servicing.....	3,883	85,711
Professional and Outside Services.....	1,450	38,882
Member Insurance.....	105	117
Operating Fees.....	307	2,678
Miscellaneous Operating.....	2,042	29,368
TOTAL NON-INTEREST EXPENSE.....	<u>44,939</u>	<u>827,772</u>
NET INCOME.....	<u><u>\$ 13,922</u></u>	<u><u>\$ 264,721</u></u>
RESERVE TRANSFERS		
Required Transfer to Statutory Reserves.....	\$ 4,062	\$ 0

Industrial Banks

State Chartered Industrial Banks
June 30, 2018

Name / Phone Number	Address	Organized	President
BMW Bank of North America, Inc. 801-461-6413	2735 East Parleys Way, Suite 301 Salt Lake City, UT 84109	1999	Phillip A. Masi
Celtic Bank 801-363-6500	268 South State Street, Suite 300 Salt Lake City, UT 84111	2001	Wade L. Newman
Comenity Capital Bank 801-527-2272	2795 E Cottonwood Pkwy, Suite 100 Salt Lake City, UT 84121	2003	Ron Ostler
EnerBank USA 801-736-0320	1245 East Brickyard Road, Ste 600 Salt Lake City, UT 84106	2002	Charles E. Knadler
First Electronic Bank 801-572-4004	2150 South 1300 East, Suite 400 Salt Lake City, UT 84106	2000	John Taylor
LCA Bank Corporation 435-658-5446	1441 West Ute Blvd, Suite 260 Park City, UT 84098*	2006	Laura Olsen
Medallion Bank 801-284-7065	1100 East 6600 South, Suite 510 Salt Lake City, UT 84121	2003	Don Poulton
Merrick Bank Corporation 801-545-6600	10705 South Jordan Gateway, Suite 200 South Jordan, UT 84095	1997	Richard Lake
Optum Bank, Inc. 801-963-6040	2525 Lake Park Boulevard West Valley City, UT 84120	2003	Deborah Culhane
Sallie Mae Bank 801-320-3700	175 South West Temple, Suite 600 Salt Lake City, UT 84101	2005	Paul F. Thome
The Pitney Bowes Bank, Inc. 801-832-4440	1245 East Brickyard Road, Ste 250 Salt Lake City, UT 84106	1998	Sheldon Woods
UBS Bank USA 801-741-0310	299 South Main Street, Suite 2275 Salt Lake City, UT 84111	2003	Frank Destra†
WebBank 801-456-8350	215 South State Street, Suite 1000 Salt Lake City, UT 84111	1997	Kelly M. Barnett
WEX Bank 801-568-4345	7090 South Union Park Center, Suite 350 Midvale, UT 84047	1998	Kirk S. Weiler

* Effective 10/1/18

† Effective 9/20/18

Changes in Industrial Banks

<u>Industrial Banks and Branches:</u>	<u>June 30, 2017</u>	<u>June 30, 2018</u>
Industrial Banks	15	14
Branches	2	0
Inactive Charters	1	1

<u>Inactive Charters:</u>	<u>Purchased From:</u>	<u>Date</u>
USAA Financial Services Association.....	Commerce Financial	05-05-87

<u>Charter Conversion from Industrial Bank to National Bank:</u>	<u>Date</u>
American Express Centurion Bank to American Express Nation Bank	04-01-18

State Chartered Industrial Banks
Application Status Report

<u>Charter Name:</u>	<u>Date Received</u>	<u>State Approval</u>	<u>FDIC Approval</u>	<u>FDIC Region</u>
Nelnet, Inc*.....	06-28-18	Pending	Pending	KC
Square, Inc.....	09-07-17	Pending	Withdrawn	SF

* Withdrawn on 9/21/18

State Chartered Industrial Banks
June 30, 2018

14 Reporting Figures In Thousands of Dollars	Total Industrial Banks	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA	First Electronic Bank
ASSETS						
Cash and Due.....	5,967,288	462,585	31,677	1,320,030	142,684	10,689
Securities.....	16,589,281	2,227,257	6,405	103,806	19,462	367
Federal Funds Sold.....	1,402,781	100	23,528	0	0	0
Loan & Lease Financing Receivables..	90,991,723	7,293,243	641,760	7,242,283	1,439,489	10,370
LESS: Allowance for Losses.....	1,409,637	32,606	10,057	443,046	22,693	0
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	111,510	378	27,280	368	2,354	91
Other Real Estate Owned.....	976	0	976	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	443,508	0	22,537	70,262	352	0
Other Assets.....	2,804,110	45,198	29,347	330,871	30,759	2,272
TOTAL ASSETS.....	116,901,540	9,996,155	773,453	8,624,574	1,612,407	23,789
LIABILITIES						
Deposits (Noninterest-Bearing).....	2,814,222	0	50,496	14,897	2,167	224
Deposits (Interest-Bearing).....	89,285,450	5,726,558	501,227	5,372,570	1,383,658	9,404
Federal Funds Purchased.....	717,000	665,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	8,510,148	1,839,634	67,500	1,810,000	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	1,678,678	181,704	16,762	253,786	19,906	2,574
TOTAL LIABILITIES.....	103,005,498	8,412,896	635,985	7,451,253	1,405,731	12,202
EQUITY CAPITAL						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,432	1	100	1	1	1,705
Surplus.....	5,301,986	489,999	6,841	365,920	29,409	13,493
Undivided Profits.....	8,555,594	1,093,259	130,527	807,400	177,266	(3,611)
TOTAL EQUITY CAPITAL.....	13,896,042	1,583,259	137,468	1,173,321	206,676	11,587
TOTAL LIABILITIES & EQUITY.....	116,901,540	9,996,155	773,453	8,624,574	1,612,407	23,789

State Chartered Industrial Banks
June 30, 2018

14 Reporting Figures In Thousands of Dollars	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.	Sallie Mae Bank	The Pitney Bowes Bank, Inc.
ASSETS						
Cash and Due.....	2,816	157	229,273	399,799	2,126,394	25,519
Securities.....	1,439	44,717	55,531	7,033,075	178,145	416,419
Federal Funds Sold.....	13,214	25,237	100,937	500	0	0
Loan & Lease Financing Receivables..	161,384	998,209	3,310,430	853,534	20,606,790	251,167
LESS: Allowance for Losses.....	3,764	68,183	467,940	10,044	295,277	3,864
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	0	66	2,843	22	76,517	5
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	336,227	0	0
Other Assets.....	467	67,701	241,315	124,549	1,361,694	21,022
TOTAL ASSETS.....	175,556	1,067,904	3,472,389	8,737,662	24,054,263	710,268
LIABILITIES						
Deposits (Noninterest-Bearing).....	2,062	0	204,466	1,545,845	2,072	33,833
Deposits (Interest-Bearing).....	143,100	896,502	2,514,883	5,871,430	17,178,625	552,025
Federal Funds Purchased.....	0	8,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	1,522	0	0	0	4,061,566	6,762
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	5,652	8,542	38,383	335,554	171,764	50,076
TOTAL LIABILITIES.....	152,336	913,044	2,757,732	7,752,829	21,414,027	642,696
EQUITY CAPITAL						
Perpetual Preferred Stock.....	2,727	26,303	0	0	0	0
Common Stock.....	1	1,000	10	1	1	1
Surplus.....	4,999	77,500	54,292	418,806	1,841,653	57,588
Undivided Profits.....	15,493	50,057	660,355	566,026	798,582	9,983
TOTAL EQUITY CAPITAL.....	23,220	154,860	714,657	984,833	2,640,236	67,572
TOTAL LIABILITIES & EQUITY.....	175,556	1,067,904	3,472,389	8,737,662	24,054,263	710,268

State Chartered Industrial Banks
June 30, 2018

14 Reporting Figures In Thousands of Dollars	UBS Bank USA	WebBank	WEX Bank
ASSETS			
Cash and Due.....	827,616	244,893	143,156
Securities.....	6,433,032	46,656	22,970
Federal Funds Sold.....	1,235,473	3,753	39
Loan & Lease Financing Receivables..	45,268,678	393,778	2,520,608
LESS: Allowance for Losses.....	29,600	9,565	12,998
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	170	1,356	60
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	0	0	0
Investments in RE Ventures.....	0	0	0
Intangible Assets.....	14,130	0	0
Other Assets.....	317,457	45,025	186,433
TOTAL ASSETS.....	54,066,956	725,896	2,860,268
LIABILITIES			
Deposits (Noninterest-Bearing).....	3,405	32,133	922,622
Deposits (Interest-Bearing).....	47,511,530	564,787	1,059,151
Federal Funds Purchased.....	0	0	44,000
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	504,069	0	219,095
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	288,575	11,528	293,872
TOTAL LIABILITIES.....	48,307,579	608,448	2,538,740
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	1,109	5,500
Surplus.....	1,909,965	25,366	6,155
Undivided Profits.....	3,849,411	90,973	309,873
TOTAL EQUITY CAPITAL.....	5,759,377	117,448	321,528
TOTAL LIABILITIES & EQUITY.....	54,066,956	725,896	2,860,268

Consolidated Income Statement
State Chartered Industrial Banks
For The Six Month Period Ending June 30, 2018

14 Reporting

Figures in Thousands

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 229,252
Commercial & Industrial Loans.....	417,528
Credit Cards.....	1,070,461
Installment Loans.....	1,664,229
All Other Loans.....	56,468
Income from Financing Receivables.....	8,245
Interest on Balances Due.....	57,184
Securities.....	217,657
Trading Assets.....	0
Interest on Federal Funds.....	1,238
Other Interest Income.....	572
TOTAL INTEREST INCOME.....	3,722,834
INTEREST EXPENSE	
Transaction Accounts.....	2,089
Savings Deposits (Includes MMDAs).....	193,505
Time Deposits of \$100,000 or More.....	4,054
Time Deposits of Less Than \$100,000.....	229,860
Foreign Offices.....	0
Federal Funds Purchased.....	9,313
Trading Liabilities & Other Borrowed Money.....	104,865
Subordinated Notes & Debentures.....	0
TOTAL INTEREST EXPENSE.....	543,686
NET INTEREST INCOME.....	3,179,148
Provision for Loan Loss.....	659,433
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	39,882
Trading Revenue.....	0
Net Servicing Fees.....	63,350
Net Gains (Losses) on Sales of Other Assets.....	29,309
Other.....	435,262
TOTAL NONINTEREST INCOME.....	567,803
Gains (Losses) on Securities.....	(3,949)
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	236,993
Premises & Fixed Assets.....	21,829
Other.....	1,036,819
TOTAL NONINTEREST EXPENSE.....	1,295,641
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,787,928
Applicable Income Taxes.....	439,244
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	\$ 1,348,684

State Chartered Industrial Banks
December 31, 2017

15 Reporting Figures In Thousands of Dollars	Total Industrial Banks	American Express Centurion Bk	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA
ASSETS						
Cash and Due.....	21,017,320	12,987,286	292,224	25,727	1,288,801	62,605
Securities.....	15,929,791	106,662	2,235,064	6,420	95,298	16,508
Federal Funds Sold.....	155,570	0	100	23,569	0	0
Loan & Lease Financing Receivables..	132,687,932	45,989,195	7,421,832	571,429	7,052,012	1,369,932
LESS: Allowance for Losses.....	2,461,127	1,154,979	34,244	8,985	395,791	19,721
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	101,033	74	319	27,323	37	2,111
Other Real Estate Owned.....	1,515	0	0	835	0	0
Investments in Unconsolidated Subs...	2,459	2,459	0	0	0	0
Investments in RE Ventures.....	516,497	516,497	0	0	0	0
Intangible Assets.....	464,616	0	0	22,027	82,773	492
Other Assets.....	3,386,943	701,912	48,504	24,385	326,254	26,853
TOTAL ASSETS.....	171,802,549	59,149,106	9,963,799	692,730	8,449,384	1,458,780
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,099,057	130,817	0	36,537	13,671	0
Deposits (Interest-Bearing).....	114,672,281	26,901,249	5,731,352	466,625	5,551,036	1,247,700
Federal Funds Purchased.....	775,000	0	775,000	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	27,746,691	21,229,327	1,623,644	53,000	1,520,000	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	6,522,336	4,933,826	205,258	14,423	287,489	20,752
TOTAL LIABILITIES.....	152,815,365	53,195,219	8,335,254	570,585	7,372,196	1,268,452
EQUITY CAPITAL						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,232	50	1	100	1	1
Surplus.....	6,196,625	914,886	483,670	6,841	365,737	29,409
Undivided Profits.....	12,752,297	5,038,951	1,144,874	115,204	711,450	160,918
TOTAL EQUITY CAPITAL.....	18,987,184	5,953,887	1,628,545	122,145	1,077,188	190,328
TOTAL LIABILITIES & EQUITY.....	171,802,549	59,149,106	9,963,799	692,730	8,449,384	1,458,780

State Chartered Industrial Banks
December 31, 2017

15 Reporting Figures In Thousands of Dollars	First Electronic Bank	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.	Sallie Mae Bank
ASSETS						
Cash and Due.....	11,291	895	129	180,053	624,915	1,613,598
Securities.....	389	1,519	43,478	44,354	6,370,383	244,088
Federal Funds Sold.....	0	13,151	110,105	466	500	0
Loan & Lease Financing Receivables..	7,996	163,295	928,236	3,302,666	719,858	18,820,605
LESS: Allowance for Losses.....	0	3,658	63,417	471,485	8,006	251,475
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	244	1	75	2,670	33	66,588
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	343,957	0
Other Assets.....	3,388	389	63,238	444,756	62,379	1,151,898
TOTAL ASSETS.....	23,308	175,592	1,081,844	3,503,480	8,114,019	21,645,302
LIABILITIES						
Deposits (Noninterest-Bearing).....	654	1,086	0	577,641	1,485,896	1,053
Deposits (Interest-Bearing).....	8,957	143,655	906,848	2,256,035	5,253,162	16,000,613
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	2,553	0	0	0	3,114,626
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	2,454	7,131	10,766	39,590	381,637	176,181
TOTAL LIABILITIES.....	12,065	154,425	917,614	2,873,266	7,120,695	19,292,473
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	2,727	26,303	0	0	0
Common Stock.....	1,705	1	1,000	10	1	1
Surplus.....	13,494	4,999	77,500	53,542	418,747	1,828,726
Undivided Profits.....	(3,956)	13,440	59,427	576,662	574,576	524,102
TOTAL EQUITY CAPITAL.....	11,243	21,167	164,230	630,214	993,324	2,352,829
TOTAL LIABILITIES & EQUITY.....	23,308	175,592	1,081,844	3,503,480	8,114,019	21,645,302

State Chartered Industrial Banks
December 31, 2017

15 Reporting Figures In Thousands of Dollars	The Pitney Bowes Bank, Inc.	UBS Bank USA	WebBank	WEX Bank
ASSETS				
Cash and Due.....	28,907	3,245,025	284,100	371,764
Securities.....	433,000	6,275,563	33,677	23,388
Federal Funds Sold.....	0	0	2,682	4,997
Loan & Lease Financing Receivables..	273,589	43,752,038	275,304	2,039,945
LESS: Allowance for Losses.....	3,535	29,020	5,237	11,574
Trading Assets.....	0	0	0	0
Premises and Fixed Assets.....	6	39	1,503	10
Other Real Estate Owned.....	0	680	0	0
Investments in Unconsolidated Subs...	0	0	0	0
Investments in RE Ventures.....	0	0	0	0
Intangible Assets.....	0	15,367	0	0
Other Assets.....	14,609	235,760	36,209	246,409
TOTAL ASSETS.....	746,576	53,495,452	628,238	2,674,939
LIABILITIES				
Deposits (Noninterest-Bearing).....	42,434	4,340	52,395	752,533
Deposits (Interest-Bearing).....	547,042	47,984,687	458,962	1,214,358
Federal Funds Purchased.....	0	0	0	0
Trading Liabilities.....	0	0	0	0
Other Borrowed Money.....	6,427	4,071	0	193,043
Notes and Subordinated Debentures...	0	0	0	0
Other Liabilities.....	77,659	144,227	10,472	210,471
TOTAL LIABILITIES.....	673,562	48,137,325	521,829	2,370,405
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	1	1	1,109	5,250
Surplus.....	57,588	1,909,965	25,366	6,155
Undivided Profits.....	15,425	3,448,161	79,934	293,129
TOTAL EQUITY CAPITAL.....	73,014	5,358,127	106,409	304,534
TOTAL LIABILITIES & EQUITY.....	746,576	53,495,452	628,238	2,674,939

Consolidated Income Statement
State Chartered Industrial Banks
For The Twelve Month Period Ending December 31, 2017

15 Reporting

Figures in Thousands

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 395,564
Commercial & Industrial Loans.....	727,148
Credit Cards.....	5,096,550
Installment Loans.....	2,867,776
All Other Loans.....	91,410
Income from Financing Receivables.....	14,693
Interest on Balances Due.....	255,154
Securities.....	392,728
Trading Assets.....	0
Federal Funds Sold.....	926
Other Interest Income.....	<u>4,212</u>
TOTAL INTEREST INCOME.....	9,846,161
INTEREST EXPENSE	
Transaction Accounts.....	4,986
Savings Deposits (Includes MMDAs).....	332,898
Time Deposits of \$100,000 or More.....	6,270
Time Deposits of Less Than \$100,000.....	539,038
Foreign Offices.....	84,147
Federal Funds Purchased.....	13,850
Trading Liabilities & Other Borrowed Money.....	320,903
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>1,302,092</u>
NET INTEREST INCOME.....	8,544,069
Provision for Loan Loss.....	2,314,062
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	74,504
Trading Revenue.....	0
Net Servicing Fees.....	109,746
Net Gains (Losses) on Sale of Other Assets.....	(282,171)
Other.....	<u>6,939,356</u>
TOTAL NONINTEREST INCOME.....	6,841,435
Gains (Losses) on Securities.....	1,943
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	451,981
Premises & Fixed Assets.....	37,560
Other.....	<u>6,169,138</u>
TOTAL NONINTEREST EXPENSE.....	<u>6,658,679</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	6,414,706
Applicable Income Taxes.....	2,647,422
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u><u>\$ 3,767,284</u></u>

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Savings and Loan Associations

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2018**

<u>Name / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Synchrony Bank 801-816-4760	170 W Election Road, Ste 125 Draper, UT 84020	1989	Margaret Keane

Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2018

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due.....	14,936,469
Securities.....	5,948,956
Federal Funds Sold.....	0
Loan & Lease Financing Receivables.....	66,438,796
LESS: Allowance for Losses.....	5,235,404
Trading Assets.....	0
Premises and Fixed Assets.....	15,371
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs.....	9,778
Investments in RE Ventures.....	148,348
Intangible Assets.....	811,285
Other Assets.....	1,413,489
TOTAL ASSETS.....	<u>84,487,088</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	305,231
Deposits (Interest-Bearing).....	61,379,408
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	7,437,176
Notes and Subordinated Debentures.....	0
Other Liabilities.....	4,109,462
TOTAL LIABILITIES.....	<u>73,231,277</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	5,175,506
Undivided Profits.....	6,079,305
TOTAL EQUITY CAPITAL.....	<u>11,255,811</u>
TOTAL LIABILITIES & EQUITY.....	<u>84,487,088</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Six Month Period Ending June 30, 2018

1 Reporting

Figures in Thousands

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	80,792
Credit Cards.....	5,680,952
Installment Loans.....	76,997
All Other Loans.....	4,189
Income from Financing Receivables.....	0
Interest on Balances Due.....	102,780
Securities.....	49,007
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	5,093
TOTAL INTEREST INCOME.....	5,999,810
INTEREST EXPENSE	
Transaction Accounts.....	11,234
Savings Deposits (Includes MMDAs).....	163,890
Time Deposits of \$100,000 or More.....	49,481
Time Deposits of Less Than \$100,000.....	306,750
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	107,387
Subordinated Notes & Debentures.....	0
TOTAL INTEREST EXPENSE.....	638,742
NET INTEREST INCOME.....	5,361,068
Provision for Loan Loss.....	2,402,772
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	77
Trading Revenue.....	0
Net Servicing Fees.....	63,379
Net Gains (Losses) on Sales of Other Assets.....	122,809
Other.....	140,084
TOTAL NONINTEREST INCOME.....	326,349
Gains (Losses) on Securities.....	(7,628)
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	574,953
Premises & Fixed Assets.....	3,945
Other.....	1,345,563
TOTAL NONINTEREST EXPENSE.....	1,924,461
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,352,556
Applicable Income Taxes.....	315,296
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	\$ 1,037,260

Federally Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2017

2 In-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	American Express Bank, FSB	Synchrony Bank
ASSETS			
Cash and Due.....	22,902,050	12,052,939	10,849,111
Securities.....	3,185,111	365,314	2,819,797
Federal Funds Sold.....	0	0	0
Loan & Lease Financing Receivables..	110,669,947	42,592,076	68,077,871
LESS: Allowance for Losses.....	5,575,324	687,190	4,888,134
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	18,373	30	18,343
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	7,300	2,449	4,851
Investments in RE Ventures.....	643,343	498,033	145,310
Intangible Assets.....	819,457	0	819,457
Other Assets.....	1,940,049	620,212	1,319,837
TOTAL ASSETS.....	134,610,306	55,443,863	79,166,443
LIABILITIES			
Deposits (Noninterest-Bearing).....	313,239	101,699	211,540
Deposits (Interest-Bearing).....	100,622,140	43,025,231	57,596,909
Federal Funds Purchased.....	0	0	0
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	10,144,418	3,952,522	6,191,896
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	6,803,746	2,244,421	4,559,325
TOTAL LIABILITIES.....	117,883,543	49,323,873	68,559,670
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1,001	1	1,000
Surplus.....	8,590,446	3,495,945	5,094,501
Undivided Profits.....	8,135,316	2,624,044	5,511,272
TOTAL EQUITY CAPITAL.....	16,726,763	6,119,990	10,606,773
TOTAL LIABILITIES & EQUITY.....	134,610,306	55,443,863	79,166,443

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Twelve Month Period Ending December 31, 2017

2 Reporting

Figures in Thousands

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 105
Commercial & Industrial Loans.....	1,657,996
Credit Cards.....	12,268,728
Installment Loans.....	221,504
All Other Loans.....	52,682
Income from Financing Receivables.....	0
Interest on Balances Due.....	241,475
Securities.....	59,829
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	473
TOTAL INTEREST INCOME.....	14,502,792
INTEREST EXPENSE	
Transaction Accounts.....	43,462
Savings Deposits (Includes MMDAs).....	598,894
Time Deposits of \$100,000 or More.....	76,413
Time Deposits of Less Than \$100,000.....	619,233
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	162,214
Subordinated Notes & Debentures.....	0
TOTAL INTEREST EXPENSE.....	1,500,216
NET INTEREST INCOME.....	13,002,576
Provision for Loan Loss.....	5,507,921
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	124
Trading Revenue.....	0
Net Servicing Fees.....	142,257
Net Gains (Losses) on Sales of Other Assets.....	251,046
Other.....	8,003,921
TOTAL NONINTEREST INCOME.....	8,397,348
Gains (Losses) on Securities.....	(759)
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	1,122,895
Premises & Fixed Assets.....	27,640
Other.....	8,934,657
TOTAL NONINTEREST EXPENSE.....	10,085,192
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	5,806,052
Applicable Income Taxes.....	2,276,374
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	\$ 3,529,678

Trust Companies

Trust Companies
June 30, 2018

<u>Name / Phone Number</u>	<u>Address</u>	<u>Trust Manager</u>
Deseret Trust Company 801-363-2991	60 East South Temple, Suite 800 Salt Lake City, UT 84111	John Barger
Steiner Trust Company 801-328-8831	505 East South Temple Salt Lake City, UT 84102	Lisa Lindberg

State Chartered Depository Institutions with Trust Powers
June 30, 2018

<u>Name / Phone Number</u>	<u>Address</u>	<u>Trust Manager</u>
Bank of Utah 801-625-3515	2605 Washington Blvd. Ogden, UT 84401	David Guzy
Central Bank 801-375-1000	75 North University Ave. Provo, UT 84601	Lori Pullan
Holladay Bank and Trust 801-272-4275	2020 East 4800 South Salt Lake City, UT 84117	Ronald N. Spratling, Jr.

**Changes in Trust Companies and Depository Institutions
with Trust Powers**

<u>Trust Companies and Depository Institutions with Trust Powers:</u>	<u>June 30, 2017</u>	<u>June 30, 2018</u>
Number of Companies with Trust Powers	5	5

**Federally Chartered Depository Institutions
with Trust Powers****National Banks with Trust Powers:**

JP Morgan Chase, N.A.
KeyBank, N.A.
U.S. Bank, N.A.
Wells Fargo Bank, N.A.
Zions First National Bank

Out of State - State Chartered Banks with Trust Powers:

Bank of the West – California State Charter

Federally Chartered Credit Unions Offering Trust Services:

Mountain America Credit Union (LPL Financial/The Private Trust Company, N.A.)

State Chartered Trust Companies
Statement of Condition
As of June 30, 2018

2 Reporting Figures in Dollars	<u>Deseret Trust Company</u>	<u>Steiner Trust Company</u>
ASSETS		
Cash and equivalents.....	\$ 7,085,239	\$ 16,277
Investments.....	5,885,322	40,000
Trust fees receivable.....	0	0
Due from affiliates.....	215,283	0
Due from trust accounts.....	275,000	0
Asset accruals.....	20,856	16
Prepaid expenses.....	121,326	0
Net premises and equipment.....	490,024	0
Intangible assets.....	0	0
Other assets.....	675,727,484	0
Total Assets.....	<u>689,820,534</u>	<u>56,293</u>
LIABILITIES		
Accounts payable.....	5,938,718	0
Due to affiliates.....	441,300	0
Due to trust accounts.....	0	0
Liability accruals.....	0	100
Borrowings.....	0	0
Other liabilities.....	121,966,354	0
Deferred income taxes.....	0	0
Total Liabilities.....	128,346,372	100
EQUITY CAPITAL		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	561,474,162	16,193
Total Capital.....	<u>561,474,162</u>	<u>56,193</u>
Total Liabilities and Capital.....	<u>\$ 689,820,534</u>	<u>\$ 56,293</u>

Financial Institution Holding Companies

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates
June 30, 2018**

↳Parents of Each Preceding Subsidiary	
Registered Holding Company	Location
↳Utah Affiliate Owned by the Registered Holding Company	
All West Bancorp	Sandy, UT
↳FinWise Bank	Sandy, UT
Alliance Data Systems Corp.	Plano, TX
↳ADS Alliance Data Systems, Inc.	Plano, TX
↳Comenity LLC	Columbus, OH
↳Comenity Capital Bank	Salt Lake City, UT
AmBancorp	Provo, UT
↳American Bank of Commerce	Provo, UT
↳BMW AG	Munich, Germany
↳BMW INTEC Beteiligungs GmbH	Munich, Germany
↳BMW US Holding Corp	Woodcliff Lake, NJ
↳BMW of North America LLC	Woodcliff Lake, NJ
BMW Financial Services, NA LLC	Hilliard, OH
↳BMW Bank of North America	Salt Lake City, UT
BOU Bancorp, Inc.*	Ogden, UT
↳Bank of Utah	Ogden, UT
Brighton Bancorp	Salt Lake City, UT
↳Brighton Bank	Salt Lake City, UT
Cache Valley Banking Company	Logan, UT
↳Cache Valley Bank	Logan, UT
Capital Community Bancorporation, Inc.	Provo, UT
↳Capital Community Bank	Provo, UT
↳Cardworks LP	Woodbury, NY
Cardworks, Inc.	Woodbury, NY
↳Merrick Bank Corporation	Murray, UT
Celtic Investment, Inc.	Salt Lake City, UT
↳Celtic Bank	Salt Lake City, UT
↳F Calvin Packard Limited Family Partnership	Springville, UT
Central Bancorporation*	Provo, UT
↳Central Bank	Provo, UT
CMS Energy Corporation	Jackson, MI
↳CMS Capital, LLC	Jackson, MI
↳EnerBank USA	Salt Lake City, UT
Community Bancorporation	Orem, UT
↳Rock Canyon Bank	Orem, UT
Continental Bancorporation	Salt Lake City, UT
↳Continental Bank	Salt Lake City, UT
First Utah Bancorporation	Salt Lake City, UT
↳First Utah Bank	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates
June 30, 2018**

↳Parents of Each Preceding Subsidiary	
Registered Holding Company	Location
↳Utah Affiliate Owned by the Registered Holding Company	
Fry's Electronics, Inc.	San Jose, CA
↳First Electronic Bank	Salt Lake City, UT
↳Porter Mountain III LLP (~30%) / Sage Brush Partners LLP (~51%)	Grand Junction, CO
Grand Valley Corporation	Grand Junction, CO
↳Grand Valley Bank	Heber City, UT
Green Dot Corporation*	Pasadena, CA
↳Green Dot Bank	Provo, UT
↳GV ESOP	Gunnison, UT
GV Bancorp, Inc.	Gunnison, UT
↳Gunnison Valley Bank	Gunnison, UT
Home Credit Corporation	Salt Lake City, UT
↳Home Savings Bank	Salt Lake City, UT
↳Ally Financial, Inc.*	Detroit, MI
IB Finance Holding Company LLC	Detroit, MI
↳Ally Bank	Salt Lake City, UT
Lease Corporation of America	Troy, MI
↳LCA Bank Corporation	Salt Lake City, UT
Marlin Business Services Corp.	Mount Laurel, NJ
↳Marlin Business Bank	Salt Lake City, UT
Medallion Financial Corp.	New York, NY
↳Medallion Bank	Salt Lake City, UT
↳UnitedHealth Group Inc.	Minnetonka, MN
↳United HealthCare Services, Inc.	Minnetonka, MN
↳Optum, Inc.	Minnetonka, MN
↳OptumHealth Holdings LLC	Minnetonka, MN
OptumHealth Financial Services, Inc.	Minnetonka, MN
↳Optum Bank, Inc.	West Valley City, UT
People's Utah Bancorp	American Fork, UT
↳People's Intermountain Bank	American Fork, UT
↳Pitney Bowes, Inc.	Stamford, CT
Pitney Bowes Global Financial Services, LLC	Shelton, CT
↳The Pitney Bowes Bank, Inc.	Salt Lake City, UT
SLM Corporation	Newark, DE
↳Sallie Mae Bank	Salt Lake City, UT
Southern Utah Bancorporation	Cedar City, UT
↳State Bank of Southern Utah	Cedar City, UT
Steel Partners Holdings LP	New York, NY
↳SPH Group LLC	New York, NY
↳WebFinancial Holding Corporation	New York, NY
↳WebBank Holdings Corp.	New York, NY
↳WebBank	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates
June 30, 2018**

↳Parents of Each Preceding Subsidiary	
Registered Holding Company	Location
↳Utah Affiliate Owned by the Registered Holding Company	
TAB Bank Holdings, Inc.	Salt Lake City, UT
↳Transportation Alliance Bank, Inc.	Ogden, UT
↳UBS AG*	Zurich, Switzerland
↳UBS Americas Holdings LLC	New York, NY
UBS Americas Inc.	Stamford, CT
↳UBS Bank USA	Salt Lake City, UT
WEX Inc.	Portland, ME
↳WEX Bank	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

Licensed Money Transmitters

Money Transmitters Licensed in Utah

June 30, 2018

<u>Name</u>	<u>Location</u>
ADP Payroll Services, Inc	Roseland, NJ
Adyen, Inc.	San Francisco, CA
Airbnb Payments, Inc.	San Francisco, CA
Alipay US, Inc.	San Mateo, CA
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation.....	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Anh Minh Money Transfer, Inc.	Westminster, CA
AP Account Services, LLC	San Antonio, TX
Apple Payments Inc.	Cupertino, CA
Associated Foreign Exchange, Inc.	Woodland Hills, CA
Bannockburn Global Forex, LLC.....	Cincinnati, OH
Barri Money Services, LLC	Houston, TX
BBVA Transfer Services, Inc.	Houston, TX
Bill.com, Inc.....	Palo Alto, CA
Blackhawk Network California, Inc.....	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CheckFreePay Corporation.....	Alpharetta, GA
Chime, Inc.	Wilmington, DE
Circle Internet Financial, Inc.....	Boston, MA
CoinX, Inc.....	Fairmount, GA
Comdata TN, Inc.....	Brentwood, TN
Conotoxia, Inc.	Chicago, IL
Continental Exchange Solutions, Inc.	Buena Park, CA
Continental Express Money Order Co, Inc.....	Santa Ana, CA
Creative Solutions Software Corp.	Ann Arbor, MI
Currency Exchange International Corp.....	Orlando, FL
Custom House USA, LLC	Englewood, CO
Dahabshil Inc	Dublin, OH
DFS GSD Corp.	Phoenix, AZ
Dolex Dollar Express, Inc.....	Arlington, TX
Enramex Inc.....	Wheat Ridge, CO
Envios de Valores La Nacional Corp.	Littleton, CO
Facebook Payments Inc.	Menlo Park, CA
Finxera, Inc.	San Jose, CA
First Global Money Inc.	Commerce, CA

Money Transmitters Licensed in Utah

June 30, 2018

<u>Name</u>	<u>Location</u>
FNC Insurance Agency, Inc.	Hagerstown, MD
Girosol Corp.	North Miami Beach, FL
Golden Money Transfer, Inc.	San Diego, CA
Google Payment Corp.	Mountain View, CA
GPS Capital Markets, Inc.	South Jordan, UT
Green Dot Corporation.	Pasadena, CA
GroupEx Financial Corporation.	Sylmar, CA
Hong Lan Services Inc.	Westminster, CA
HSI USA Inc.	Austin, TX
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
InstaMed Communications, LLC.	Philadelphia, PA
Integrated Payment Systems Inc.	Atlanta, GA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC.	Miami, FL
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
JPay Inc.	Miramar, FL
Keefe Commissary Network, LLC.	Saint Louis, MO
Klarna Inc.	Columbus, OH
Kwik Dollar LLC.	Houston, TX
Lucky Money, Inc.	San Francisco, CA
Maxitransfers Corporation.	Irving, TX
Mercari, Inc.	Palo Alto, CA
Metavante Payment Services, LLC.	Milwaukee, WI
Microsoft Payments, Inc.	Redmond, WA
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Woodbridge, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
NetSpend Corporation.	Austin, TX
Noventis, Inc.	Houston, TX
Official Payments Corporation.	Elkhorn, NE
Omnex Group, Inc.	Englewood Cliffs, NJ
Optal Financial Limited.	London
Pangea USA, LLC.	Chicago, IL
PayNearMe MT, Inc.	Sunnyvale, CA

Money Transmitters Licensed in Utah**June 30, 2018**

<u>Name</u>	<u>Location</u>
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC.....	Washington, DC
Placid NK Corporation.....	Westbury, NY
Pronto Money Transfer Inc.	Manhattan Beach, CA
Rakuten Card USA, Inc.....	San Mateo, CA
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	New York, NY
Square, Inc.....	San Francisco, CA
Stripe Payments Company	San Francisco, CA
Tech Friends, Inc.	Jonesboro, AR
Tempus, Inc.	Washington, DC
The Currency Cloud, Inc.	New York, NY
Tilia Inc.....	San Francisco, CA
Tipalti, Inc.....	San Mateo, CA
TouchPay Holdings, LLC	Irving, TX
Trans-Fast Remittance LLC.....	New York, NY
Transfermate, Inc.....	Chicago, IL
TransferWise Inc.....	New York, NY
Travelex Currency Services Inc.	New York, NY
USForex Inc.	San Francisco, CA
VCB Money, Inc.	Garden Grove, CA
Veem Payments Inc.....	San Francisco, CA
Viamerica Corporation	Bethesda, MD
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Englewood, CO
World Direct Link, Corp.....	Stone Mountain, GA
World First USA, Inc.	Austin, TX
WorldRemit Corp.	Denver, CO
YapStone, Inc.....	Walnut Creek, CA

Loan Production Offices

Loan Production Offices Registered to do Business Outside of Utah by In-State Depository Institutions

June 30, 2018

<u>Name</u>	<u>Address</u>	<u>City, State</u>
Celtic Bank	9939 Hibert Street, #103	San Diego, CA
UBS Bank USA	2555 E Camelback Road, Suite 600	Phoenix, AZ
UBS Bank USA	2000 Avenue of the Stars, 7th Floor.....	North LA, CA
UBS Bank USA	2029 Century Park East, Suite 300	Century City, CA*
UBS Bank USA	131 S Rodeo Drive, Suite 300	Beverly Hills, CA
UBS Bank USA	2185 N California Blvd, Suite 400.....	Walnut Creek, CA†
UBS Bank USA	888 San Clemente Dr	Newport Beach, CA
UBS Bank USA	200 South Los Robles Ave	Pasadena, CA
UBS Bank USA	1200 Prospect Street, Suite 500	San Diego, CA
UBS Bank USA	555 California Street, 34th floor.....	San Francisco, CA
UBS Bank USA	64 Willow Place, Suite 200	Menlo Park, CA
UBS Bank USA	1610 Arden Way, Suite 200	Sacramento, CA
UBS Bank USA	2 Belvedere Place, Suite 220	Mill Valley, CA
UBS Bank USA	725 South Figueroa Street	Los Angeles, CA
UBS Bank USA	515 South Flower Street	Los Angeles, CA
UBS Bank USA	4600 South Ulster Street, 7th Floor	Denver, CO
UBS Bank USA	One State Street.....	Hartford, CT
UBS Bank USA	750 Washington Blvd	Stamford, CT
UBS Bank USA	8 Wright Street	Westport, CT
UBS Bank USA	300 Post Road West	Westport, CT
UBS Bank USA	1501 K Street NW, Suite 1100	Washington, DC
UBS Bank USA	3801 PGA Boulevard.....	Palm Beach Gardens, FL
UBS Bank USA	440 Royal Palm Way.....	Palm Beach, FL
UBS Bank USA	8800 Baymeadows	Jacksonville, FL
UBS Bank USA	One Independent Drive	Jacksonville, FL
UBS Bank USA	100 South Ashley Drive, Suite 1800.....	Tampa, FL
UBS Bank USA	1800 North Military Trail, Suite 300	Boca Raton, FL
UBS Bank USA	401 E Las Olas Blvd, Suite 2300.....	Fort Lauderdale, FL
UBS Bank USA	150 Second Avenue, Suite 1000	St. Petersburg, FL
UBS Bank USA	525 Okeechobee Blvd	West Palm Beach, FL
UBS Bank USA	3455 Peachtree Road NE	Atlanta, GA
UBS Bank USA	One North Wacker Drive, 25th Floor.....	Chicago, IL

* Relocating to 1255 Treat Boulevard, Walnut Creek, CA

† Relocating to 1999 Avenue of the Stars, Los Angeles, CA

**Loan Production Offices Registered to do Business Outside of Utah by
In-State Depository Institutions (Continued)**

June 30, 2018

<u>Name</u>	<u>Address</u>	<u>City, State</u>
UBS Bank USA	One Northbrook Place	Northbrook, IL
UBS Bank USA	8888 Keystone Crossing, Suite 1000	Indianapolis, IN
UBS Bank USA	One Hallbrook Place, Suite 300	Leawood, KS
UBS Bank USA	1100 Poydras Street, Suite 900	New Orleans, LA
UBS Bank USA	One Post Office Square, 32nd Floor	Boston, MA
UBS Bank USA	55 William Street, Suite 300	Wellesley, MA
UBS Bank USA	200 Clarendon Street	Boston, MA
UBS Bank USA	7700 Wisconsin Ave.....	Bethesda, MD
UBS Bank USA	307 International Circle, Suite 440	Hunt Valley, MD
UBS Bank USA	500 East Pratt Street	Baltimore, MD
UBS Bank USA	325 North Old Woodward Avenue	Birmingham, MI
UBS Bank USA	80 South 8th Street, 30th floor	Minneapolis, MN
UBS Bank USA	17107 Chesterfield Airport Road	Chesterfield, MO
UBS Bank USA	6100 Fairview Road.....	Charlotte, NC
UBS Bank USA	3737 Glenwood Avenue	Raleigh, NC
UBS Bank USA	One Valmont Plaza	Omaha, NE
UBS Bank USA	10801 West Charleston Blvd, Suite 400	Las Vegas, NV
UBS Bank USA	One Jericho Plaza	Jericho, NY
UBS Bank USA	58 South Service Road	Melville, NY
UBS Bank USA	1285 Avenue of the Americas	New York, NY
UBS Bank USA	440 South Warren St.....	Syracuse, NY
UBS Bank USA	400 Linden Oaks #5	Rochester, NY
UBS Bank USA	299 Park Avenue.....	New York, NY
UBS Bank USA	200 Park Avenue, 18th Floor.....	New York, NY
UBS Bank USA	1251 Avenue of the Americas 2nd Floor	New York, NY
UBS Bank USA	590 Madison Avenue.....	New York, NY
UBS Bank USA	8044 Montgomery Road, Suite 200W	Cincinnati, OH
UBS Bank USA	30050 Chagrin Boulevard.....	Pepper Pike, OH
UBS Bank USA	180 Market Street, Suite 200.....	New Albany, OH
UBS Bank USA	1735 Market Street, 36th Floor.....	Philadelphia, PA
UBS Bank USA	5600 Walnut Street	Pittsburgh, PA
UBS Bank USA	4000 Town Center Blvd, Suite 100.....	Pittsburgh, PA
UBS Bank USA	3102 West End Avenue, Suite 500	Nashville, TN
UBS Bank USA	98 San Jacinto Blvd.....	Austin, TX

**Loan Production Offices Registered to do Business Outside of Utah by
In-State Depository Institutions (Continued)****June 30, 2018**

<u>Name</u>	<u>Address</u>	<u>City, State</u>
UBS Bank USA	7250 Dallas Parkway, 12th Floor.....	Plano, TX
UBS Bank USA	4400 Post Oak Parkway, Suite 1700.....	Houston, TX
UBS Bank USA	100 Crescent Court	Dallas, TX
UBS Bank USA	301 Commerce Street Suite 2800.....	Fort Worth, TX
UBS Bank USA	601 108th Avenue NE #2000	Bellevue, WA
UBS Bank USA	925 Fourth Avenue, Suite 2000.....	Seattle, WA

Loan Production Offices Registered to do Business in Utah by In-State Depository Institutions

June 30, 2018

<u>Name</u>	<u>Loan Production Office Location</u>
American Bank of Commerce	Centerville, UT
Bank of Utah	Logan, UT
Bank of Utah	Price, UT
Bank of Utah	Sandy, UT
Bank of Utah	St. George, UT
Bank of Utah	Tooele, UT
Home Savings Bank	Salt Lake City, UT
Home Savings Bank	Park City, UT
Grand County Credit Union	Blanding, UT

Loan Production Offices Registered to do Business in Utah by Out-of-State Depository Institutions

June 30, 2018

<u>Name</u>	<u>Out of State Depository Location</u>
Bank of England, DBA ENG Lending	Little Rock, Arkansas
Commonwealth Business Bank	Los Angeles, California
Fortis Private Bank	Denver, Colorado
Goldman Sachs Bank USA	New York, New York
Homestreet Bank	Seattle, Washington
M&T Bank	Buffalo, New York
MB Financial Bank, NA	Rosemont, Illinois
Meadows Bank	Las Vegas, Nevada
Seacoast Commerce Bank	San Diego, California
Silicon Valley Bank	Santa Clara, California
Sunwest Bank	Irvine, California
Umpqua Bank	Portland, Oregon

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Independent Escrow Agents

Independent Escrow Agents Registered in Utah**June 30, 2018**

<u>Name</u>	<u>City, State</u>	<u>Escrow Manager</u>
Equity Escrow Company	St. George, UT	Brad Seegmiller
Escrow Specialists	Ogden, UT	Jamie Simpson
Loancare, LLC.....	Virginia Beach, VA.....	Debra Sluter
PCN Network, LLC.....	Pittsburgh, PA.....	Kristen Marsalese

Non- Depository Lenders

Non-Depository Lenders
One Hundred Thirty Registered
Check Cashers, Deferred Deposit Lenders, Title Lenders, &
Internet Deferred Deposit Lenders

<u>Name</u>	<u>City, State</u>	<u>C</u>	<u>D</u>	<u>T</u>	<u>I</u>
1stChoiceMoney.com.....	El Segundo, CA			X	
3 Amigos Market	St George, UT	X			
800loanmart.com	Van Nuys, CA			X	X
A & A Check Cashing House	Rock Springs, WY	X			
A & B Quick Loans	Salt Lake City, UT		X		
Advance America Cash Advance Centers	Spartanburg, SC		X	X	
Advanced Money Express LLC	Midvale, UT			X	
Advantage Pawn & Sports	Ephraim, UT		X	X	
Affordable Title Loans LLC	West Valley City, UT			X	
Allegro Credit Services, LLC	Carlsbad, CA.....	X			X
American Title Loans	Salt Lake City, UT			X	
Armando's Mercado, LLC	Heber City, UT	X			
ATM Title Loans	St George, UT			X	
Awesome Title Loans LLC	Salt Lake City, UT	X	X	X	
Barrett's Foodtown	Salina, UT	X			
Barri Money Services, LLC	Houston, TX.....	X			
Beehive Check Exchange LLC	Wendover, UT		X		
Beneficial Lending Solutions of Utah, LLC.....	Dublin , OH		X		X
Buckeye Title Loans of Utah LLC	Lenexa, KS			X	
Cache Financial Solutions.....	Providence, UT		X	X	X
Canyonland Trading Co. LLC.....	Moab, UT	X			
Capital Lendng Services, LLC.....	Price, UT.....			X	
Cash 2-U	Washington, UT		X		
Cash Central	Dublin , OH		X		X
Cash for Titles	St George, UT.....			X	
Cash Out Title Loans	St George, UT.....			X	
CashCentral.com	Dublin , OH		X		X
CashFactoryUSA.com	Las Vegas, NV		X		X
Cash-It.....	Moab, UT	X	X		
CashNetUSA.com	Chicago, IL.....		X		X
CashStore/GetCashASAP	Irving, TX			X	
Cedar Post Pawn Shop.....	St George, UT.....			X	
Cedar Post Trading Co	Kanab, UT.....			X	
Check City Check Cashing	Provo, UT.....	X	X	X	
Check Tech Inc	Logan, UT		X	X	
CheckCity.com	Provo, UT.....		X		X
CheckNGo.com.....	Cincinnati, OH.....	X	X		X

Non-Depository Lenders
One Hundred Thirty Registered
Check Cashers, Deferred Deposit Lenders, Title Lenders, &
Internet Deferred Deposit Lenders

<u>Name</u>	<u>City, State</u>	<u>C</u>	<u>D</u>	<u>T</u>	<u>I</u>
Checks - Mate	Ogden, UT	X			
Checksmart.com	Lenexa, KS	X	X		
Chek Line Inc	West Valley City, UT	X	X	X	
Chivo Check Cashing	Hurricane, UT	X			
CreditNinja	Chicago, IL		X		X
Discount Pawn LLC	St George, UT			X	
Discount Title Loans	Midvale, UT			X	
Dixie Check Cashing LLC	St George, UT	X			
Dolex Dollar Express, Inc.	Arlington, TX			X	
Dollar Loan Center	Las Vegas, NV			X	X
El Centenario Market, LLC	West Valley City, UT	X			
El Mercadito	Payson, UT	X			
E-Z Loans of Utah	Salt Lake City, UT		X		
Family Pawn	St George, UT			X	
Fast Track Title Loans	St George, UT			X	
Fastbucks	Dallas, TX			X	
Flatline Title Loans LLC	St George, UT			X	
Golden Plug/Money Express	Provo, UT			X	
Gurudev Petro LLC	Salt Lake City, UT	X			
hpdloans.com	Sacramento , CA		X		X
IAC Latin Market	West Valley City, UT			X	
Infinity Loans	Dallas, TX			X	
Instant Cash Flow	Logan, UT			X	
Instant Money One Inc	Kearns, UT	X	X	X	
Jiffy Enterprises Inc	Vernal, UT	X			
Joyas Robles Inc	Salt Lake City, UT	X			
K & J Auto Inc	Bountiful, UT			X	
KGLC Inc	West Valley City, UT	X			
Kims Market	Ogden, UT	X			
Kwick Shop	Ogden, UT	X			
Kwick Stop #2	Ogden, UT	X			
La Manzanita Market	Salt Lake City, UT	X			
La Pico Market	Kearns, UT	X			
Latino Cash Center	West Valley City, UT	X	X		
LendNation	Lenexa, KS	X	X	X	
Lendup.com	San Francisco, CA		X		X
Loan Max	Alpharetta, GA			X	

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LoanByPhone.com	Cleveland, TN		X		X
Loans for Less	Salt Lake City, UT			X	
Mariner Finance, LLC.....	Nottingham, MD			X	
Marisa's Fashions & Market.....	Salt Lake City, UT	X			
Mason Title Loans.....	Midvale, UT			X	
Money Access Inc	Provo, UT	X		X	
Money Mart & DFC Partners.....	Malvern, PA	X			X
Money Place Financial	West Valley City, UT	X	X	X	
Money4youpaydayloans.com	Roy, UT		X		X
MoneyKey.com	Wilmington, DE.....		X		X
Mr. Payroll	Beaver, UT	X			
Multiservicios Maya Inc	Salt Lake City, UT	X			
MyPaydayLoan.com.....	Reno, NV		X		X
Northern Utah Car Credit, LLC	North Logan, UT			X	
Ok Finance & Rentals	Orem, UT		X		
Parachute Pay Loans, LLC	Salt Lake City, UT		X		X
Pawn Plus Inc	Cedar City, UT		X	X	
Perez Market.....	West Valley City, UT	X			
Phoenix Loans L.L.C.....	Reno, NV		X		X
Préstamos Rápidos de Pablo Juan.....	Midvale, UT			X	
Quick Cash	North Salt Lake, UT		X		
Quik Pik Market.....	West Valley City, UT	X			
QuikCheck.com	Logan, UT	X	X	X	X
Rapid Cash Financial	Logan, UT		X		
Red Rock Pawn	Fort Duchesne, UT	X			
Ruelas Envios y Multiservicios LLC	Salt Lake City, UT	X			
Safi Yellow Store Inc	Salt Lake City, UT	X			
Salvavida Title Loans LLC	West Valley City, UT			X	
Security Title Loans & Financial Company	Midvale, UT			X	
Sedamas, Inc.	Orem, UT	X			
Serendepity Lending LLC.....	Ogden, UT		X		X
Sky Group USA, LLC	Miami, FL		X		X
SLCUT Title Loans.....	Herriman, UT			X	
Smith's Food & Drug Centers, Inc.	Cincinnati, OH.....	X			
Solucion Hispana	Orem, UT	X			
Speedy Market 4 U Inc.....	Salt Lake City, UT	X			
Stop & Go Market	Ogden, UT	X			

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<u>Name</u>	<u>City, State</u>	<u>C</u>	<u>D</u>	<u>T</u>	<u>I</u>
Sunset Finance	Sunset, UT			X	
Super Cash Loan Center LLC.....	Orem, UT			X	
Super Groceries, Inc	Ogden, UT	X			
Tienda El Paraiso.....	St George, UT.....	X			
Title Pro.....	Savannah, GA.....			X	X
TitleMax of Utah.....	Savannah, GA.....			X	X
Transwest Equities.....	Baton Rouge, LA.....			X	
TravelCenters of America	Westlake, OH	X			
USA Cash Services.....	Ogden, UT		X	X	
USA Mini Mart	Ogden, UT	X			
USACashServices.com.....	Ogden, UT		X		X
Utah Money Store LLC.....	Sandy, UT			X	
Utah Title Loans Inc	Atlanta, GA.....		X	X	
V & A Taxes and Translations LLC.....	Park City, UT.....	X			
Walmart Stores Inc	Bentonville, AR	X			
Wilshire Consumer Credit	Los Angeles, CA			X	X
Winco Foods LLC	Boise, ID	X			
World Class Pawn & Jewelry Inc.	Cedar City, UT			X	
www.Advanceamerica.net.....	Wilmington, DE.....		X	X	X
Total:		54	44	59	29

Note: Some registered lenders have one or more branches. There are 444 physical locations in Utah where a borrower may obtain a non-depository loan.

Deferred Deposit Lenders**Aggregate Information – 7-23-503(2)(a)****For the immediately preceding calendar year – 32 institutions reporting**

1. The average deferred deposit loan amount that the deferred deposit lender extended.....	\$378
2. For deferred deposit loans paid in full, the average number of days a deferred deposit loan is outstanding for the duration of time that interest is charged	31 Days
3. The minimum and maximum dollar amount of interest and fees charged by the deferred deposit lender for a deferred deposit loan of \$100 with a loan term of seven days	\$0 - \$30*
4. The total number of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to subsection 7-23-401(3)(b)	3,881
5. Of the persons to whom the deferred deposit lender extended a deferred deposit loan, the average percentage that entered into an extended payment plan under Section 7-23-403.....	12.70%
6. The total dollar amount of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to Subsection 7-23-401(3)(b)	\$1,744,215
7. The average annual percentage rate charged on deferred deposit loans.....	527.69%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender	\$368
9. The number of deferred deposit loans carried to the maximum 10 weeks	43,664
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks	\$19,154,379
11. The number of deferred deposit loans not paid in full at the end of 10 weeks	33,453
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks.....	\$13,838,602
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan	6.91%
14. For the civil actions described in number 13 above, the percentage of those civil actions whose deferred deposit loans have the following payment history:	
(a) no payments	28.44%
(b) one payment	10.63%
(c) two payments.....	6.25%
(d) three payments	3.98%
(e) four payments	2.60%
(f) five payments.....	1.15%
(g) six payments.....	0.64%
(h) seven payments.....	0.48%
(i) eight payments	0.64%
(j) nine payments	0.65%
(k) ten or more payments payments	1.44%

* The Annual Percentage Rate (APR) calculation for interest charged in this range is 0 percent APR to 1,564.29 percent APR.

Deferred Deposit Lenders**Required Information – 7-23-503(2)(b)
For the immediately preceding calendar year**

1. The total number of written complaints concerning issues material to deferred deposit loan transactions received by the department in a calendar year from persons who have entered into a deferred deposit loan with a deferred deposit lender

6

2. For deferred deposit lenders who are registered with the department:
 - A) The number of complaints the department considers resolved;

6

 - B) The number of complaints the department considers unresolved;

0

3. For deferred deposit lenders who are not registered with the department:
 - A) The number of complaints the department considers resolved;

NA

 - B) The number of complaints the department considers unresolved;

NA

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Regulated Mortgage and Consumer Lenders

**Regulated Mortgage Lenders, Brokers, and Servicers
Registered to do Business in Utah**

There are approximately 223 regulated mortgage lenders, brokers, and servicers registered to do business in Utah. These regulated mortgage entities are required to file under the Nationwide Mortgage Licensing System (NMLS) by December 31st of each year. A list of these entities can be viewed on the NMLS consumer access website at www.nmlsconsumeraccess.org.

**Regulated Consumer Lenders
Registered to do Business in Utah**

There are approximately 1,202 consumer lenders who have notified the Department they are conducting business in Utah by extending credit to Utah consumers. These lenders renew their Consumer Credit Notification every calendar year. The Consumer Credit notification expires annually on January 31st, if not renewed. The current list of consumer lenders can be viewed on the Department's website at dfi.utah.gov.