

THIRTY-NINTH ANNUAL AND SEVENTY-THIRD

**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, 2018 to June 30, 2019

**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-Ninth Annual and Seventy-Third Report of the Department of Financial Institutions for the period July 1, 2018 to June 30, 2019. 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

30th day of September, 2019.

Notary Public



Residing at Salt Lake City, Utah
My Commission expires: August 31, 2021

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Department History

<u>DATE</u>	<u>EVENT</u>
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 H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code.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 <i>(Continued)</i>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
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	<p>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.</p> <p>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.</p>

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 that 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 <i>(Continued)</i>	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 <i>(Continued)</i>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
2007	<p>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.</p> <p>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.</p>
2008	<p>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.</p>

Department History (*Continued*)

DATE	EVENT
2008 <i>(Continued)</i>	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 Charter 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	<p>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.</p> <p>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.</p> <p>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.</p>
2017	<p>H.B. 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.</p> <p>H.B. 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.</p>
2018	<p>S.B. 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.</p>

Department History (*Continued*)

<u>DATE</u>	<u>EVENT</u>
2019	H.B. 95, "Bad Check Fee Amendments" amended Sections 1 and 2 of Chapter 15, Dishonored Instruments, of Title 7, increasing the amount of collection costs which the issuer of a dishonored check is liable from \$20 to \$35. Effective May 14, 2019. H.B. 378, "Regulatory Sandbox" enacted Chapter 55, Regulatory Sandbox Program, of Title 13, Commerce and Trade, established a regulatory sandbox program under the administration of the Department of Commerce. The bill directs that a financial entity normally regulated by Title 7, Financial Institutions Act, which has been approved for entry into the regulatory sandbox program, be allowed to temporarily test an innovative product or service on a limited basis without otherwise being licensed or authorized to act under the laws of the state. Effective May 14, 2019. S.B. 86, "Savings Promotion Programs" enacted Section 619 of Part 6, Deposit Accounts, of Chapter 1, General Provisions, of Title 7, permitting depository institutions to conduct promotional programs to encourage savings deposits. Qualified account holders may be offered the chance to win a designated prize by completing a qualifying transaction. Certain restrictions and limitations apply. Effective May 14, 2019. S.B. 213, "Blockchain Technology Act" amended Section 102, Definitions, of Chapter 25, Money Transmitter Act, of Title 7 to include a definition of what "blockchain", "blockchain technology", and "blockchain token" means. The amendments also exempted money transmission from the definition of a blockchain token. Effective May 14, 2019.

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

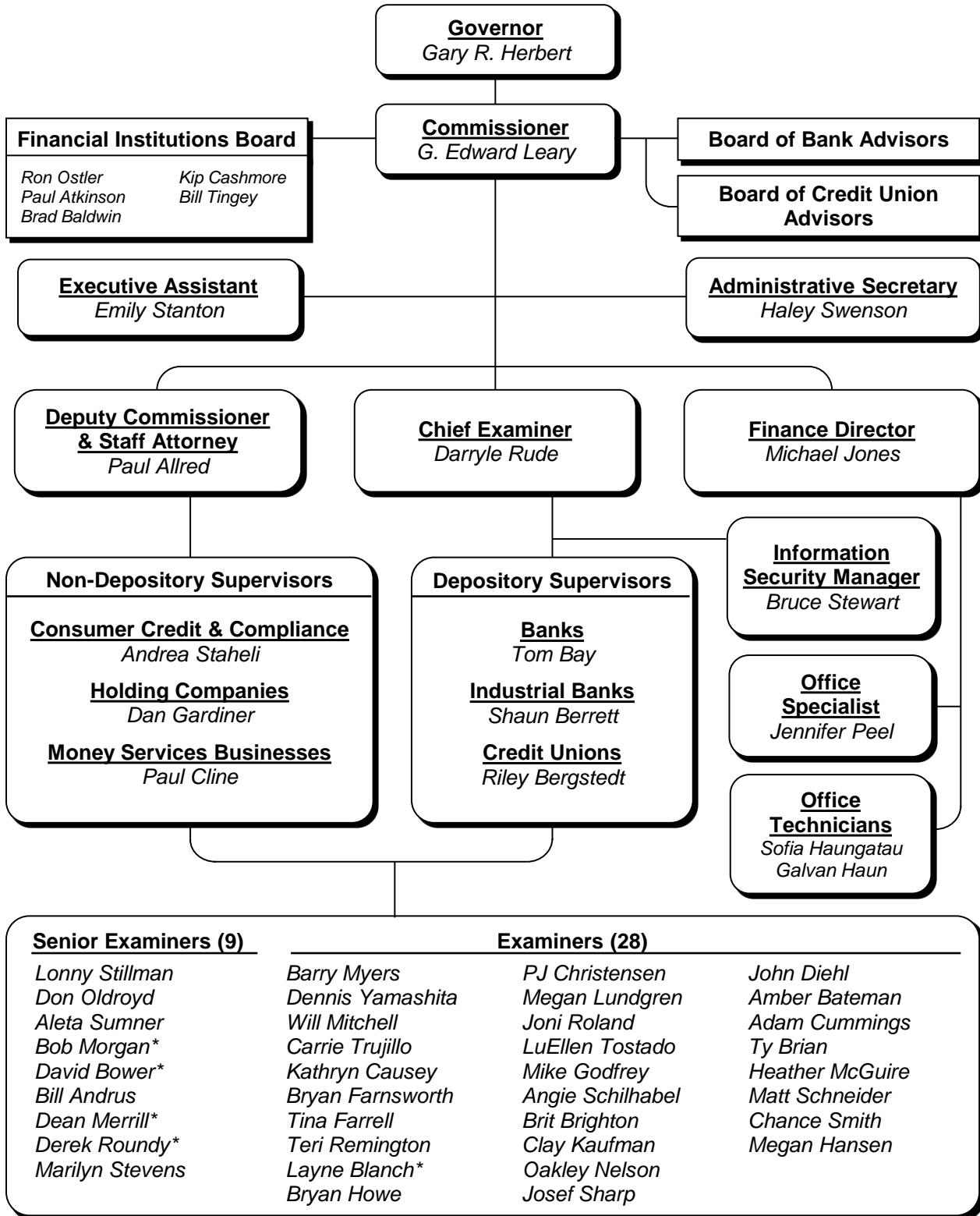
The department's website provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

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, 2019



* Dedicated Large Bank Examiner

Appropriations**July 1, 2018 to June 30, 2019****Total Appropriation for the Period Shown..... \$ 7,832,400****Expenditures****July 1, 2018 to June 30, 2019**

Personnel Services 3,657,759

Employer's Contributions:

 Retirement..... 856,409
 Other Employment Benefits 1,238,899

Travel Expense 247,282

Current Expense 367,373

Office Lease..... 236,140

Data Processing..... 107,523

Capital Outlay - 0 -

Passthrough Payments..... - 0 -

Total Expenditure 6,711,385

Balance of Appropriation Unexpended Lapsed to Restricted Fund 1,121,015

Total Expenditure for the Period Shown..... \$ 7,832,400

Cash Receipts**July 1, 2018 to June 30, 2019**

Asset Based Fees:

Banks	\$ 3,507,316
Credit Unions	289,101
Industrial Banks.....	2,740,301

Annual Registration / Licensing Fees:

Regulated Lenders.....	120,400
Mortgage Servicers	61,600
Financial Institution Holding Companies	6,600
Money Management Certification.....	11,250
Money Transmitters	25,600
Check Cashers and Deferred Deposit Lenders.....	32,900

Application Fees:

Applications.....	12,500
Securities	- 0 -

Examination Fees:

Deferred Deposit Lenders, Title Lenders, and Trust Companies	71,431
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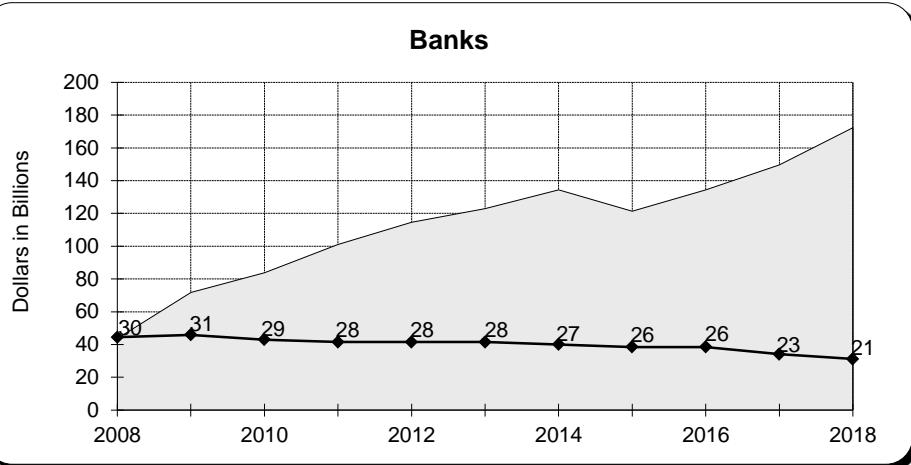
Miscellaneous Fees:

Miscellaneous	9,375
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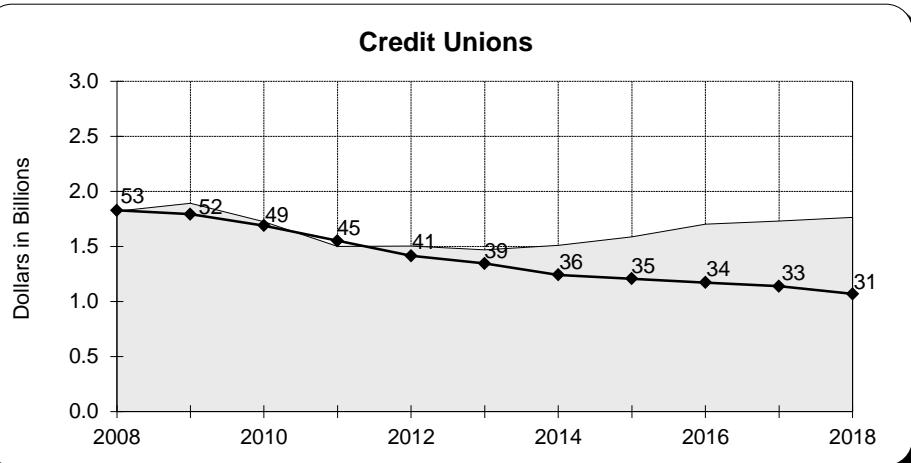
Total Deposited with the State Treasurer **\$ 6,888,374**

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

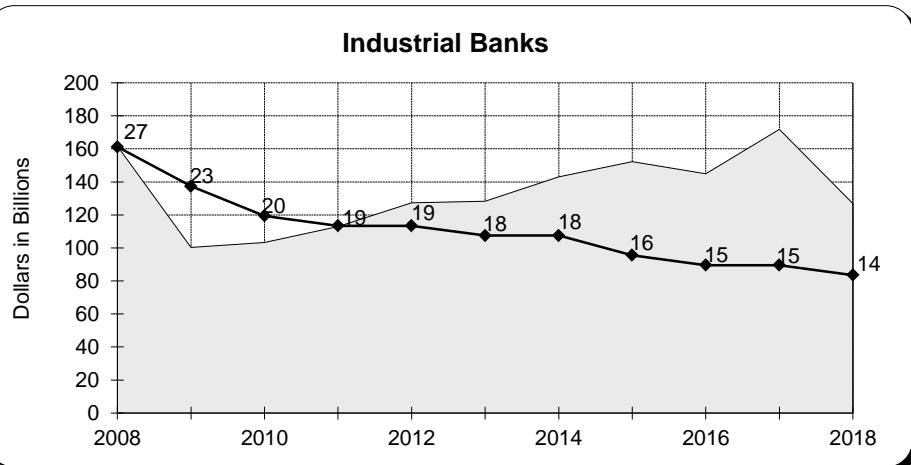
Year End	Banks	Assets
No.		
2008	30	43,657,243
2009	31	71,767,659
2010	29	83,774,106
2011	28	101,047,357
2012	28	114,588,963
2013	28	122,928,374
2014	27	134,394,781
2015	26	121,355,018
2016	26	134,369,174
2017	23	149,600,482
2018	21	172,305,778



Year End	Credit Unions	Assets
No.		
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
2018	31	1,763,969



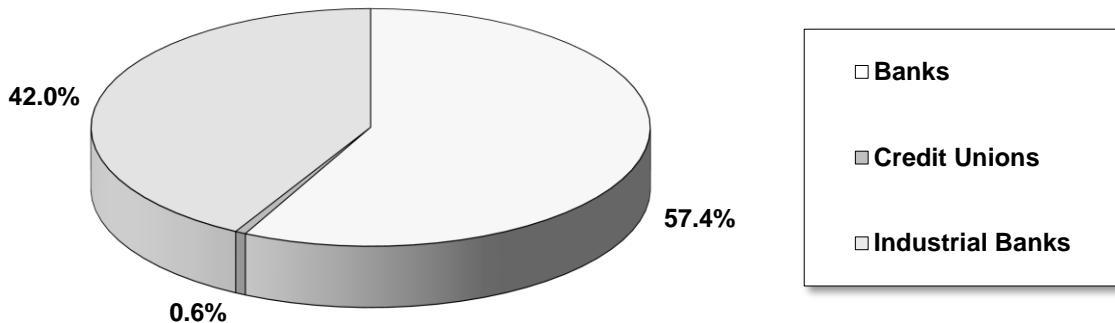
Year End	Industrial Banks	Assets
No.		
2008	27	161,660,340
2009	23	100,296,002
2010	20	103,286,249
2011	19	112,943,130
2012	19	127,311,188
2013	18	128,274,061
2014	18	143,027,910
2015	16	152,251,642
2016	15	144,899,026
2017	15	171,802,549
2018	14	126,833,483



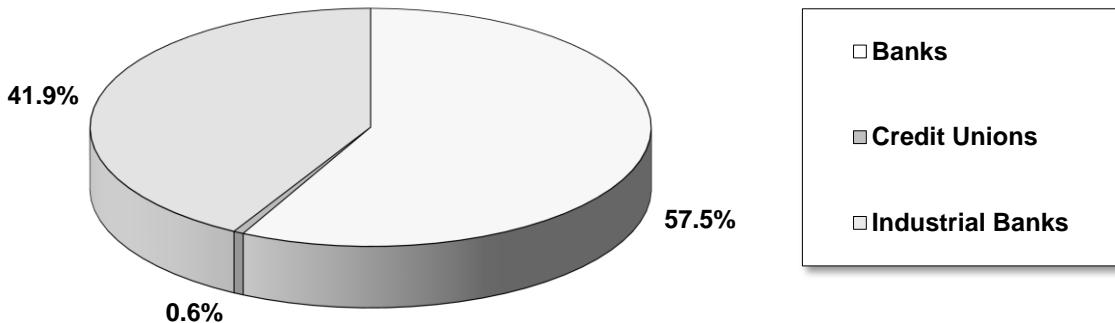
Comparative Schedule of State Chartered Institutions as of Fiscal Year-End
(Dollars in Thousands)

Industry	June 30, 2018			June 30, 2019			Increase or (Decrease)
	Number of Institutions	Branches	Total Assets	Number of Institutions	Branches	Total Assets	
State Banks.....	23	101	159,868,256	21	105	177,596,987	17,728,731
Credit Unions.....	32	34	1,730,990	30	35	1,823,018	92,028
Industrial Banks.....	14	0	116,901,540	14	0	129,374,854	12,473,314
TOTALS.....	<u>69</u>	<u>135</u>	<u>278,500,786</u>	<u>65</u>	<u>140</u>	<u>308,794,859</u>	<u>30,294,073</u>

Total Assets Distribution - June 30, 2018



Total Assets Distribution - June 30, 2019

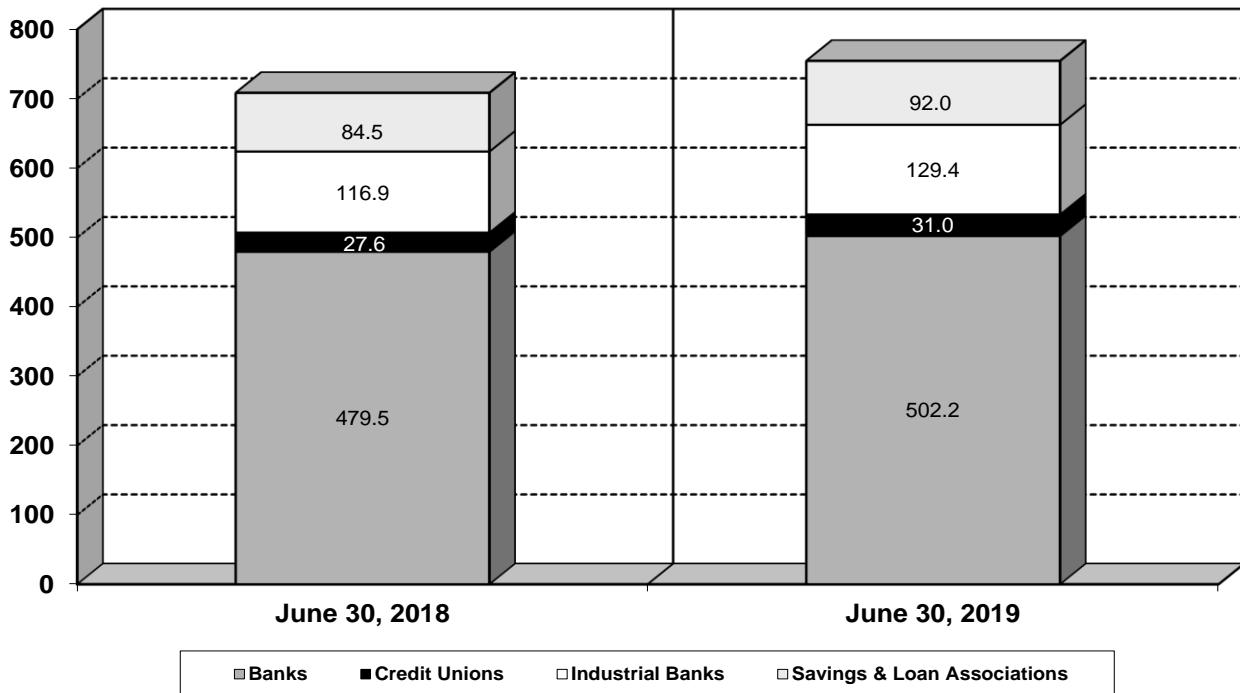


Comparative Schedule of Utah Depository Institutions as of Fiscal Year-End
(Dollars in Thousands)

	<u>June 30, 2018</u>		<u>June 30, 2019</u>		
	<u>Number of Institutions</u>	<u>Total Assets</u>	<u>Number of Institutions</u>	<u>Total Assets</u>	<u>Percent of Change</u>
<u>Commercial Banks</u>					
State.....	23	159,868,256	21	177,596,987	11.1%
National.....	4	319,608,437	3	324,601,260	1.6%
Total.....	<u>27</u>	<u>479,476,693</u>	<u>24</u>	<u>502,198,247</u>	4.7%
<u>Credit Unions</u>					
State.....	32	1,730,990	30	1,823,018	5.3%
Federal.....	31	25,881,889	31	29,175,222	12.7%
Total.....	<u>63</u>	<u>27,612,879</u>	<u>61</u>	<u>30,998,240</u>	12.3%
<u>Industrial Banks</u>					
Total State.....	14	116,901,540	14	129,374,854	10.7%
<u>Savings & Loan Associations</u>					
Total Federal.....	1	84,487,088	1	92,028,000	8.9%
TOTALS.....	<u>105</u>	<u>708,478,200</u>	<u>100</u>	<u>754,599,341</u>	6.5%

Total Assets Comparison

Dollars in Billions



Banks

State Chartered Banks
June 30, 2019

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
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	756 Winchester Street 1 st Floor Murray, UT 84107	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	Erick Gerencher
Holladay Bank & Trust 801-272-4275	2020 East 4800 South Holladay, UT 84117-5171	1973	Katie Spratling
Home Savings Bank 801-487-0811	3539 S Main Street Salt Lake City, UT 84165	1979*	John G. Sorensen Jr.
Liberty Bank 801-355-7411	326 South 500 East Salt Lake City, UT 84102-4022	1992*	Kendall E. Phillips
Marlin Business Bank 888-479-9111	2795 East Cottonwood Parkway, Suite 120 Salt Lake City, UT 84121	2008	Raymond J. Dardano

* Date converted to a state chartered bank

State Chartered Banks
June 30, 2019

Bank / Phone Number	Address	Organized	President
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	Michael Ward
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 Queyrouze
Utah Independent Bank 435-529-7459	55 South State Street Salina, UT 84654	1977	Craig A. White

National Banks Headquartered in Utah
June 30, 2019

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
Morgan Stanley Bank N.A. 801-578-8000	60 East South Temple, 20 th Floor Salt Lake City, UT 84111	1990	Paul W. Shoemaker
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, 2019

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
D.L. Evans Bank ⁽²⁾ 208-678-9186	375 North Overland Burley, ID 83318	1904	John V. Evans, Jr.
Glacier Bank ⁽³⁾ 208-415-5310	49 Commons Loop Kalispell, MT 59901	1955	Dennis Durfee
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
NBH Bank. ⁽⁷⁾ 385-300-7250	801 North 500 West, Suite 202 Bountiful, UT 84010	2010	Tim Laney
U.S. Bank, N.A. ⁽⁸⁾ 801-534-6071	15 West South Temple 6 th Floor Salt Lake City, UT 84101	1929	Damon Miller
Washington Federal, N.A. ⁽⁹⁾ 801-366-2238	505 East 200 South Salt Lake City, UT 84102	1917	Marlise Fisher
Wells Fargo Bank, N.A. ⁽¹⁰⁾ 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⁾ D.L. Evans Bank is chartered by the state of Idaho and is headquartered in Burley, ID.

⁽³⁾ 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.

⁽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⁾ NBH Bank is chartered by the state of Colorado and is headquartered in Greenwood Village, CO. It operates a branch in Utah under the name of Hillcrest Bank.

⁽⁸⁾ U. S. Bank, N.A. holds a federal charter and is headquartered in Minneapolis, MN.

⁽⁹⁾ Washington Federal, N.A. holds a federal charter and is headquartered in Seattle, WA.

⁽¹⁰⁾ Wells Fargo Bank, N.A. holds a federal charter and is headquartered in Sioux Falls, SD.

Branches of State Chartered Banks**One Hundred and Five Branches of Twenty-One State Banks**

June 30, 2019

Name of Bank Branch	City	County
Ally Bank	Sandy .....	..... Salt Lake
Bank of Utah	Ogden.....	..... Weber
Ben Lomond.....	Ogden.....	..... Weber
Bountiful	Bountiful .....	..... Davis
Brigham City.....	Bringham City.....	..... Weber
City Creek.....	Salt Lake City .....	..... Salt Lake
Heber City	Heber City .....	..... Wasatch
Layton.....	Layton.....	..... Davis
Lindon.....	Lindon.....	..... Utah
Logan	Logan .....	..... Cache
Orem	Orem .....	..... Utah
Providence	Providence .....	..... Cache
Provo	Provo .....	..... Utah
Redwood Road.....	Salt Lake City .....	..... Salt Lake
Roy	Roy .....	..... Weber
Sandy	Sandy .....	..... 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
Hyrum	Hyrum .....	..... Cache
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

Branches of State Chartered Banks**One Hundred and Five Branches of Twenty-One State Banks**

June 30, 2019

Name of Bank Branch	City	County
Central Bank (<i>Continued</i>)		
Payson	Payson	Utah
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.....	Murray	Salt Lake
Sandy	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
Palisade.....	Palisade.....	Mesa, CO
Park City.....	Park City.....	Summit
Vernal.....	Vernal	Uintah
Green Dot Bank	Provo	Utah
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
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

Branches of State Chartered Banks**One Hundred and Five Branches of Twenty-One State Banks**

June 30, 2019

<u>Name of Bank</u>	<u>Branch</u>	<u>City</u>	<u>County</u>
People's Intermountain Bank (<i>Continued</i>)			
	South Jordan	South Jordan	Salt Lake
	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
	Fillmore.....	Fillmore.....	Millard
	Gunnison	Gunnison	Sanpete
	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, 2019

Location

Ally Bank	Sandy
Bank of Utah	Ogden
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, 2018</u>	<u>June 30, 2019</u>
State Banks.....	23	21
Branches	100	105
<u>Branches Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Cache Valley Bank, Hyrum	04-03-18	05-02-18*
Grand Valley Bank, Palisade, CO	03-09-19	04-26-19
State Bank of Southern Utah, Fillmore	08-23-18	11-13-18
People's Intermountain Bank, Pleasant Grove	12-14-18	06-28-19
<u>Branches Approved But Not Opened:</u>	<u>Date Approved</u>	<u>Date</u>
Cache Valley Bank, Smithfield		06-10-19
Rock Canyon Bank, Fillmore		11-20-18
<u>Branches Closed:</u>		<u>Date Closed</u>
People's Intermountain Bank, Preston, ID (In-Store).....		03-01-19
<u>Mergers:</u>		<u>Date</u>
Bank of Utah Acquired American Bank of Commerce.....		11-30-18
Resulted in Bank of Utah branches in Provo, Heber City, and Lindon		
State Bank of Southern Utah Acquired Gunnison Valley Bank.....		02-08-19
Resulted in State Bank of Southern Utah branch in Gunnison		
<u>Main Office Relocations:</u>		<u>Date</u>
Home Savings Bank Relocated to 3539 South Main St, Salt Lake City.....		06-29-18*
Previous Main Office in Sugarhouse Closed		
FinWise Bank relocated to 756 Winchester St 1 st Floor, Murray		01-22-19
Previous Main Office in Sandy became Branch Office		

* Inadvertently omitted on last annual report.

State Chartered Banks
June 30, 2019

21 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	Bank of Utah	Brighton Bank	Cache Valley Bank	Capital Community Bank
ASSETS						
Cash and Due.....	5,264,349	3,092,000	90,708	20,359	249,180	95,551
Securities.....	27,565,055	25,884,000	127,221	41,335	23,976	7,934
Federal Funds Sold.....	221,622	0	841	780	12,019	0
Loan & Lease Financing Receivables.....	132,215,887	123,092,000	1,047,137	135,493	1,008,699	365,838
LESS: Allowance for Losses.....	1,358,962	1,207,000	11,827	1,925	16,353	7,649
Trading Assets.....	3,000	3,000	0	0	0	0
Premises and Fixed Assets.....	778,232	595,000	16,823	2,691	37,001	1,289
Other Real Estate Owned.....	27,083	11,000	0	0	1,830	1,104
Investments in Unconsolidated Subs.....	203,000	203,000	0	0	0	0
Investments in RE Ventures.....	724,969	724,000	0	0	0	0
Intangible Assets.....	66,741	0	10,030	0	508	0
Other Assets.....	11,886,011	11,338,000	43,825	6,914	10,795	10,345
TOTAL ASSETS.....	177,596,987	163,735,000	1,324,758	205,647	1,327,655	474,412
LIABILITIES						
Deposits (Noninterest-Bearing).....	4,325,039	271,000	427,995	72,403	387,766	67,883
Deposits (Interest-Bearing).....	125,121,510	117,624,000	640,806	106,290	781,542	319,356
Federal Funds Purchased.....	169,926	0	64,506	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	25,518,157	25,399,000	0	0	3,000	39,384
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	3,785,149	3,576,000	9,942	524	4,105	1,760
TOTAL LIABILITIES.....	158,919,781	146,870,000	1,143,249	179,217	1,176,413	428,383
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	65,100	1,000	3,656	500	6,582	1,250
Surplus.....	15,397,771	14,953,000	26,809	4,520	19,920	26,040
Undivided Profits.....	3,214,335	1,911,000	151,044	21,410	124,740	18,739
TOTAL EQUITY CAPITAL.....	18,677,206	16,865,000	181,509	26,430	151,242	46,029
TOTAL LIABILITIES & EQUITY.....	177,596,987	163,735,000	1,324,758	205,647	1,327,655	474,412

State Chartered Banks
June 30, 2019

21 Reporting Figures In Thousands of Dollars	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank	Holladay Bank & Trust
ASSETS							
Cash and Due.....	26,402	5,797	25,196	52,632	22,606	1,164,176	13,773
Securities.....	274,763	13,219	510	23,179	199,091	240,361	2,132
Federal Funds Sold.....	74,400	6,518	0	0	2,800	0	400
Loan & Lease Financing Receivables....	749,007	132,960	107,487	306,255	195,447	22,463	39,023
LESS: Allowance for Losses.....	21,668	1,882	3,007	3,204	3,021	1,061	969
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	26,499	864	671	14,662	9,878	662	1,189
Other Real Estate Owned.....	6,909	659	0	0	552	0	0
Investments in Unconsolidated Subs....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	969	0	0	0
Intangible Assets.....	487	0	1,932	2,345	1,814	11,111	0
Other Assets.....	12,853	2,101	3,109	13,225	3,630	277,183	1,941
TOTAL ASSETS.....	1,149,652	160,236	135,898	410,063	432,797	1,714,895	57,489
LIABILITIES							
Deposits (Noninterest-Bearing).....	324,368	0	37,503	113,687	143,192	1,274,525	13,300
Deposits (Interest-Bearing).....	537,284	130,738	71,882	225,070	244,159	158,585	34,022
Federal Funds Purchased.....	88,096	0	0	9,403	0	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	10,000	0	0	0
Notes and Subordinated Debentures....	0	0	0	0	0	0	0
Other Liabilities.....	10,473	2,422	2,882	2,934	1,806	67,420	537
TOTAL LIABILITIES.....	960,221	133,160	112,267	361,094	389,157	1,500,530	47,859
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	528	737	438	41,064	1,701	0	1,050
Surplus.....	1,572	11,629	10,764	5,182	3,562	118,898	358
Undivided Profits.....	187,331	14,710	12,429	2,723	38,377	95,467	8,222
TOTAL EQUITY CAPITAL.....	189,431	27,076	23,631	48,969	43,640	214,365	9,630
TOTAL LIABILITIES & EQUITY.....	1,149,652	160,236	135,898	410,063	432,797	1,714,895	57,489

State Chartered Banks
June 30, 2019

21 Reporting Figures In Thousands of Dollars	Home Savings Bank	Liberty Bank	Marlin Business Bank	People's Intermountain Bank	Prime Alliance Bank	Rock Canyon Bank	State Bank of Southern Utah
ASSETS							
Cash and Due.....	657	4,041	124,672	102,185	8,753	48,738	84,938
Securities.....	3,593	1,128	16,489	334,762	39,792	28	264,583
Federal Funds Sold.....	11,651	0	0	90,281	5,578	0	3,396
Loan & Lease Financing Receivables....	106,161	3,979	960,644	1,691,030	405,951	385,304	799,354
LESS: Allowance for Losses.....	1,540	236	14,605	28,039	9,666	3,768	9,312
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,573	33	203	37,022	151	2,629	22,613
Other Real Estate Owned.....	860	6	0	0	0	1,311	2,852
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	29,794	0	3,053	5,667
Other Assets.....	1,217	242	9,655	53,814	4,558	12,568	39,432
TOTAL ASSETS.....	124,172	9,193	1,097,058	2,310,849	455,117	449,863	1,213,523
LIABILITIES							
Deposits (Noninterest-Bearing).....	2,400	448	4,115	707,136	13,656	153,080	282,519
Deposits (Interest-Bearing).....	102,828	7,787	888,561	1,278,065	388,444	222,720	745,562
Federal Funds Purchased.....	0	0	0	0	0	0	7,921
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	223	0	3,500	20,800	2,250
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	713	60	57,818	16,420	1,533	3,828	13,360
TOTAL LIABILITIES.....	105,941	8,295	950,717	2,001,621	407,133	400,428	1,051,612
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	500	1,586	1	2,737	243	600	255
Surplus.....	350	2,666	57,030	58,640	28,325	20,245	4,426
Undivided Profits.....	17,381	(3,354)	89,310	247,851	19,416	28,590	157,230
TOTAL EQUITY CAPITAL.....	18,231	898	146,341	309,228	47,984	49,435	161,911
TOTAL LIABILITIES & EQUITY.....	124,172	9,193	1,097,058	2,310,849	455,117	449,863	1,213,523

State Chartered Banks
June 30, 2019

21 Reporting	Transportation	Utah
Figures In Thousands of Dollars	Alliance	Independent
	Bank	Bank

ASSETS

Cash and Due.....	28,113	3,872
Securities.....	53,331	13,628
Federal Funds Sold.....	4,139	8,819
Loan & Lease Financing Receivables....	607,088	54,567
LESS: Allowance for Losses.....	11,366	864
Trading Assets.....	0	0
Premises and Fixed Assets.....	6,238	541
Other Real Estate Owned.....	0	0
Investments in Unconsolidated Subs.....	0	0
Investments in RE Ventures.....	0	0
Intangible Assets.....	0	0
Other Assets.....	37,361	3,243
TOTAL ASSETS.....	<u>724,904</u>	<u>83,806</u>

LIABILITIES

Deposits (Noninterest-Bearing).....	4,425	23,638
Deposits (Interest-Bearing).....	568,406	45,403
Federal Funds Purchased.....	0	0
Trading Liabilities.....	0	0
Other Borrowed Money.....	40,000	0
Notes and Subordinated Debentures.....	0	0
Other Liabilities.....	9,307	1,305
TOTAL LIABILITIES.....	<u>622,138</u>	<u>70,346</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0	0
Common Stock.....	0	672
Surplus.....	43,146	689
Undivided Profits.....	59,620	12,099
TOTAL EQUITY CAPITAL.....	<u>102,766</u>	<u>13,460</u>
TOTAL LIABILITIES & EQUITY.....	<u>724,904</u>	<u>83,806</u>

Nationally Chartered Banks Headquartered in Utah
June 30, 2019

3 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	Morgan Stanley Bank	Zions First National Bank
ASSETS				
Cash and Due.....	28,661,838	18,744,307	8,747,000	1,170,531
Securities.....	76,512,254	5,166,014	55,980,000	15,366,240
Federal Funds Sold.....	4,831,688	0	4,212,000	619,688
Loan & Lease Financing Receivables.....	206,386,619	95,799,814	61,864,000	48,722,805
LESS: Allowance for Losses.....	2,997,834	2,319,339	175,000	503,495
Trading Assets.....	1,643,244	0	1,353,000	290,244
Premises and Fixed Assets.....	1,116,696	10	0	1,116,686
Other Real Estate Owned.....	4,781	0	0	4,781
Investments in Unconsolidated Subs.....	121,170	31,718	0	89,452
Investments in RE Ventures.....	2,175,485	1,054,079	1,012,000	109,406
Intangible Assets.....	1,125,855	86,187	0	1,039,668
Other Assets.....	5,019,464	1,564,740	1,416,000	2,038,724
TOTAL ASSETS.....	324,601,260	120,127,530	134,409,000	70,064,730
LIABILITIES				
Deposits (Noninterest-Bearing).....	27,921,925	146,451	4,828,000	22,947,474
Deposits (Interest-Bearing).....	217,722,794	78,587,904	107,750,000	31,384,890
Federal Funds Purchased.....	1,505,753	0	498,000	1,007,753
Trading Liabilities.....	118,287	0	40,000	78,287
Other Borrowed Money.....	33,620,304	23,136,375	4,138,000	6,345,929
Notes and Subordinated Debentures.....	886,843	800,000	0	86,843
Other Liabilities.....	7,687,928	5,786,450	1,287,000	614,478
TOTAL LIABILITIES.....	289,463,834	108,457,180	118,541,000	62,465,654
EQUITY CAPITAL				
Perpetual Preferred Stock.....	565,851	0	0	565,851
Common Stock.....	227	50	0	177
Surplus.....	15,686,797	4,410,833	8,005,000	3,270,964
Undivided Profits.....	18,884,551	7,259,467	7,863,000	3,762,084
TOTAL EQUITY CAPITAL.....	35,137,426	11,670,350	15,868,000	7,599,076
TOTAL LIABILITIES & EQUITY.....	324,601,260	120,127,530	134,409,000	70,064,730

Out-of-State Banks with Branches in Utah
June 30, 2019

10 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.....	485,235,445	3,801,094	101,736	231,210	29,470,000
Securities.....	877,570,402	16,199,294	339,507	2,723,003	4,001,000
Federal Funds Sold.....	387,132,011	0	0	0	34,115,000
Loan & Lease Financing Receivables.....	2,446,039,714	63,794,732	1,127,952	8,896,488	77,738,000
LESS: Allowance for Losses.....	29,143,070	614,327	18,982	129,054	720,000
Trading Assets.....	416,015,418	205,751	0	0	43,119,000
Premises and Fixed Assets.....	39,732,654	658,996	53,428	293,431	38,000
Other Real Estate Owned.....	936,838	6,903	2,514	7,010	15,000
Investments in Unconsolidated Subs.....	13,158,214	0	0	38,670	0
Investments in RE Ventures.....	10,846,115	479,322	0	0	0
Intangible Assets.....	102,724,672	4,228,550	420	386,972	64,000
Other Assets.....	248,759,720	2,677,951	39,646	215,117	12,260,000
TOTAL ASSETS.....	4,999,008,133	91,438,266	1,646,221	12,662,847	200,100,000
LIABILITIES					
Deposits (Noninterest-Bearing).....	942,356,021	17,203,641	516,589	3,282,555	9,000
Deposits (Interest-Bearing).....	2,725,587,147	52,100,964	850,460	6,646,957	139,971,000
Federal Funds Purchased.....	125,177,233	137,507	110,687	494,651	5,982,000
Trading Liabilities.....	130,471,598	22,522	0	0	9,209,000
Other Borrowed Money.....	336,172,644	8,170,340	0	334,761	4,347,000
Notes and Subordinated Debentures.....	25,065,059	0	0	0	4,250,000
Other Liabilities.....	176,011,929	1,070,376	10,446	128,931	7,741,000
TOTAL LIABILITIES.....	4,460,841,631	78,705,350	1,488,182	10,887,855	171,509,000
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,616,128	6	901	20	8,000,000
Surplus.....	280,906,229	9,732,130	75,525	1,337,784	5,802,000
Undivided Profits.....	246,644,145	3,000,780	81,613	437,188	14,789,000
TOTAL EQUITY CAPITAL.....	538,166,502	12,732,916	158,039	1,774,992	28,591,000
TOTAL LIABILITIES & EQUITY.....	4,999,008,133	91,438,266	1,646,221	12,662,847	200,100,000
*Deposits in Utah if available.....	33,490,951	239,127	0	528,454	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, 2019

10 Reporting Figures In Thousands of Dollars	JP Morgan Chase Bank N.A.	KeyBank N.A.	NBH Bank	U.S. Bank N.A.	Washington Federal N.A.
ASSETS					
Cash and Due.....	268,584,000	2,893,771	89,288	16,768,518	289,828
Securities.....	305,881,000	32,395,865	916,098	114,813,521	3,016,114
Federal Funds Sold.....	293,890,000	210,392	0	3,737,619	0
Loan & Lease Financing Receivables.....	958,193,000	94,685,558	4,436,129	295,769,013	12,110,842
LESS: Allowance for Losses.....	13,147,000	902,338	40,082	4,019,265	134,022
Trading Assets.....	321,238,000	757,631	8,531	1,882,505	0
Premises and Fixed Assets.....	21,143,000	1,508,714	139,149	3,682,296	275,640
Other Real Estate Owned.....	380,000	51,329	7,054	88,025	7,003
Investments in Unconsolidated Subs.....	25,000	2	0	69,542	0
Investments in RE Ventures.....	8,790,000	1,466,793	0	0	0
Intangible Assets.....	44,937,000	3,210,870	127,294	12,794,810	309,756
Other Assets.....	144,898,000	6,772,720	167,383	27,551,585	591,318
TOTAL ASSETS.....	2,354,812,000	143,051,307	5,850,844	473,138,169	16,466,479
LIABILITIES					
Deposits (Noninterest-Bearing).....	418,507,000	28,046,779	1,267,283	76,745,806	1,546,368
Deposits (Interest-Bearing).....	1,187,536,000	85,869,233	3,530,600	287,785,518	10,344,415
Federal Funds Purchased.....	108,992,000	161,081	60,430	1,527,877	0
Trading Liabilities.....	110,437,000	218,166	9,242	639,668	0
Other Borrowed Money.....	149,621,000	8,617,822	300,474	37,212,247	2,505,000
Notes and Subordinated Debentures.....	3,809,000	1,254,059	0	3,800,000	0
Other Liabilities.....	119,039,000	2,372,544	53,263	15,595,326	83,043
TOTAL LIABILITIES.....	2,097,941,000	126,539,684	5,221,292	423,306,442	14,478,826
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	2,028,000	50,000	1	18,200	0
Surplus.....	123,792,000	10,009,486	462,721	14,266,915	799,668
Undivided Profits.....	131,051,000	6,452,137	166,830	35,546,612	1,187,985
TOTAL EQUITY CAPITAL.....	256,871,000	16,511,623	629,552	49,831,727	1,987,653
TOTAL LIABILITIES & EQUITY.....	2,354,812,000	143,051,307	5,850,844	473,138,169	16,466,479
*Deposits in Utah if available.....	13,425,839	3,687,796	1,325	2,557,000	373,564

* 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, 2019

10 Reporting
Figures In Thousands of Dollars

**Wells Fargo
 Bank N.A.**

ASSETS

Cash and Due.....	163,006,000
Securities.....	397,285,000
Federal Funds Sold.....	55,179,000
Loan & Lease Financing Receivables.....	929,288,000
LESS: Allowance for Losses.....	9,418,000
Trading Assets.....	48,804,000
Premises and Fixed Assets.....	11,940,000
Other Real Estate Owned.....	372,000
Investments in Unconsolidated Subs.....	13,025,000
Investments in RE Ventures.....	110,000
Intangible Assets.....	36,665,000
Other Assets.....	53,586,000
TOTAL ASSETS.....	<u>1,699,842,000</u>

LIABILITIES

Deposits (Noninterest-Bearing).....	395,231,000
Deposits (Interest-Bearing).....	950,952,000
Federal Funds Purchased.....	7,711,000
Trading Liabilities.....	9,936,000
Other Borrowed Money.....	125,064,000
Notes and Subordinated Debentures.....	11,952,000
Other Liabilities.....	29,918,000
TOTAL LIABILITIES.....	<u>1,530,764,000</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0
Common Stock.....	519,000
Surplus.....	114,628,000
Undivided Profits.....	<u>53,931,000</u>
TOTAL EQUITY CAPITAL.....	<u>169,078,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>1,699,842,000</u>

*Deposits in Utah if available..... 12,677,846

* 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, 2019

21 State and 3 National Reporting**Figures in Thousands**

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 601,019	\$ 959,431
Commercial & Industrial Loans.....	1,317,862	1,466,714
Credit Cards.....	3,586	4,095,260
Installment Loans.....	2,005,620	302,353
All Other Loans.....	13,637	766,519
Leasing.....	39,741	7,163
Interest on Balances Due.....	57,692	481,486
Securities.....	393,740	802,036
Trading Assets.....	0	18,000
Federal Funds Sold.....	1,436	130,665
Other Interest Income.....	<u>38,577</u>	<u>167,095</u>
TOTAL INTEREST INCOME.....	<u>4,472,910</u>	<u>9,196,722</u>
INTEREST EXPENSE		
Transaction Accounts.....	6,437	50,611
Savings Deposits (Includes MMDAs).....	613,967	995,887
Time Deposits of \$100,000 or More.....	69,835	11,283
Time Deposits of Less Than \$100,000.....	606,281	511,485
Foreign Offices.....	0	214,971
Federal Funds Purchased.....	1,224	16,730
Trading Liabilities & Other Borrowed Money.....	361,106	348,612
Subordinated Notes & Debentures.....	0	18,998
TOTAL INTEREST EXPENSE.....	<u>1,658,850</u>	<u>2,168,577</u>
NET INTEREST INCOME.....	<u>2,814,060</u>	<u>7,028,145</u>
Provision for Loan Loss.....	530,028	1,308,380
NONINTEREST INCOME		
Fiduciary Accounts.....	5,137	17,318
Service Charges on Deposit Accounts.....	10,955	87,021
Trading Revenue.....	0	72,190
Net Servicing Fees.....	191,405	8,606
Net Gains (Losses) on Sales of Other Assets.....	63,870	(126,803)
Other.....	<u>779,058</u>	<u>8,757,061</u>
TOTAL NONINTEREST INCOME.....	<u>1,050,425</u>	<u>8,815,393</u>
Gains (Losses) on Securities.....	23,632	41,330
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	645,931	641,603
Premises & Fixed Assets.....	48,614	130,766
Other.....	<u>1,076,915</u>	<u>7,719,983</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,771,460</u>	<u>8,492,352</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,586,629	6,084,136
Applicable Income Taxes.....	375,515	1,354,036
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
NET INCOME.....	<u>\$ 1,211,114</u>	<u>\$ 4,730,100</u>

State Chartered Banks
December 31, 2018

21 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	Bank of Utah	Brighton Bank	Cache Valley Bank	Capital Community Bank
ASSETS						
Cash and Due.....	6,126,465	4,091,000	181,655	19,438	227,023	59,106
Securities.....	24,189,864	22,558,000	126,892	56,475	21,960	0
Federal Funds Sold.....	109,045	0	1,677	1,877	7,012	0
Loan & Lease Financing Receivables.....	129,882,246	121,133,000	1,053,591	123,383	973,023	351,968
LESS: Allowance for Losses.....	1,205,860	1,068,000	11,600	1,812	15,682	3,290
Trading Assets.....	3,000	3,000	0	0	0	0
Premises and Fixed Assets.....	580,607	402,000	17,206	2,725	36,336	1,329
Other Real Estate Owned.....	29,129	11,000	0	0	27	1,054
Investments in Unconsolidated Subs.....	157,000	157,000	0	0	0	0
Investments in RE Ventures.....	649,474	649,000	0	0	0	0
Intangible Assets.....	62,750	0	9,941	0	588	0
Other Assets.....	<u>11,722,058</u>	<u>11,355,000</u>	<u>43,284</u>	<u>6,773</u>	<u>10,407</u>	<u>10,078</u>
TOTAL ASSETS.....	<u>172,305,778</u>	<u>159,291,000</u>	<u>1,422,646</u>	<u>208,859</u>	<u>1,260,694</u>	<u>420,245</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	4,247,221	447,000	470,975	72,948	385,418	53,823
Deposits (Interest-Bearing).....	114,554,196	107,504,000	701,718	110,297	726,344	280,768
Federal Funds Purchased.....	162,381	0	69,813	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	32,238,663	32,085,000	0	0	3,000	39,913
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	<u>3,220,496</u>	<u>3,043,000</u>	<u>11,817</u>	<u>692</u>	<u>4,682</u>	<u>2,424</u>
TOTAL LIABILITIES.....	<u>154,422,957</u>	<u>143,079,000</u>	<u>1,254,323</u>	<u>183,937</u>	<u>1,119,444</u>	<u>376,928</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	64,756	1,000	3,656	500	6,582	1,250
Surplus.....	15,377,664	14,933,000	26,809	4,520	19,920	26,040
Undivided Profits.....	<u>2,440,401</u>	<u>1,278,000</u>	<u>137,858</u>	<u>19,902</u>	<u>114,748</u>	<u>16,027</u>
TOTAL EQUITY CAPITAL.....	<u>17,882,821</u>	<u>16,212,000</u>	<u>168,323</u>	<u>24,922</u>	<u>141,250</u>	<u>43,317</u>
TOTAL LIABILITIES & EQUITY.....	<u>172,305,778</u>	<u>159,291,000</u>	<u>1,422,646</u>	<u>208,859</u>	<u>1,260,694</u>	<u>420,245</u>

State Chartered Banks
December 31, 2018

21 Reporting Figures In Thousands of Dollars	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank	Holladay Bank & Trust
ASSETS							
Cash and Due.....	23,806	323	26,007	28,189	5,876	1,161,662	18,659
Securities.....	258,214	14,878	570	26,723	178,774	186,183	1,746
Federal Funds Sold.....	62,400	9,829	0	0	0	0	400
Loan & Lease Financing Receivables.....	715,652	138,116	87,677	296,067	195,065	33,328	37,042
LESS: Allowance for Losses.....	20,394	2,143	1,735	3,307	2,864	1,320	961
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	26,437	952	468	13,905	8,992	335	1,171
Other Real Estate Owned.....	7,243	1,203	0	0	77	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	474	0	0	0
Intangible Assets.....	487	0	1,581	2,385	251	11,125	0
Other Assets.....	13,036	2,159	1,702	14,500	3,784	98,822	2,044
TOTAL ASSETS.....	1,086,881	165,317	116,270	378,936	389,955	1,490,135	60,101
LIABILITIES							
Deposits (Noninterest-Bearing).....	294,556	0	30,688	105,092	120,960	1,178,438	15,360
Deposits (Interest-Bearing).....	540,148	135,820	64,776	181,497	221,439	90,919	34,904
Federal Funds Purchased.....	66,354	0	0	13,699	0	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	30,000	6,700	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	7,343	2,662	1,707	2,523	1,418	37,612	632
TOTAL LIABILITIES.....	908,401	138,482	97,171	332,811	350,517	1,306,969	50,896
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	528	737	438	41,064	1,701	0	1,050
Surplus.....	1,572	11,629	10,764	5,182	3,562	119,382	358
Undivided Profits.....	176,380	14,469	7,897	(121)	34,175	63,784	7,797
TOTAL EQUITY CAPITAL.....	178,480	26,835	19,099	46,125	39,438	183,166	9,205
TOTAL LIABILITIES & EQUITY.....	1,086,881	165,317	116,270	378,936	389,955	1,490,135	60,101

State Chartered Banks
December 31, 2018

21 Reporting Figures In Thousands of Dollars	Home Savings Bank	Liberty Bank	Marlin Business Bank	People's Intermountain Bank	Prime Alliance Bank	Rock Canyon Bank	State Bank of Southern Utah
ASSETS							
Cash and Due.....	8,782	1,380	87,977	46,927	5,364	55,825	26,899
Securities.....	7,595	1,228	15,563	346,426	42,655	28	281,623
Federal Funds Sold.....	529	0	0	1,620	7,899	0	1,318
Loan & Lease Financing Receivables.....	106,424	5,529	858,713	1,689,169	369,088	342,892	717,772
LESS: Allowance for Losses.....	1,544	229	14,684	25,245	7,921	3,176	9,353
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,599	850	0	35,296	144	2,299	21,725
Other Real Estate Owned.....	843	13	0	0	0	4,821	630
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	30,210	0	2,682	3,500
Other Assets.....	1,444	271	10,486	59,371	3,713	10,900	36,724
TOTAL ASSETS.....	125,672	9,042	958,055	2,183,774	420,942	416,271	1,080,838
LIABILITIES							
Deposits (Noninterest-Bearing).....	2,426	610	2,588	638,104	13,125	151,268	238,515
Deposits (Interest-Bearing).....	101,076	7,794	755,776	1,242,237	364,399	218,213	669,291
Federal Funds Purchased.....	0	0	0	0	0	0	12,515
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	4,050	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	632	50	60,741	16,358	1,170	2,600	11,689
TOTAL LIABILITIES.....	108,184	8,454	819,105	1,896,699	378,694	372,081	932,010
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	500	1,243	1	2,736	243	600	255
Surplus.....	350	2,666	57,030	58,259	28,325	20,245	4,216
Undivided Profits.....	16,638	(3,321)	81,919	226,080	13,680	23,345	144,357
TOTAL EQUITY CAPITAL.....	17,488	588	138,950	287,075	42,248	44,190	148,828
TOTAL LIABILITIES & EQUITY.....	125,672	9,042	958,055	2,183,774	420,942	416,271	1,080,838

State Chartered Banks
December 31, 2018

21 Reporting	Transportation	Utah
Figures In Thousands of Dollars	Alliance	Independent
	Bank	Bank

ASSETS

Cash and Due.....	44,226	6,341
Securities.....	51,397	12,934
Federal Funds Sold.....	7,081	7,403
Loan & Lease Financing Receivables.....	603,632	51,115
LESS: Allowance for Losses.....	9,736	864
Trading Assets.....	0	0
Premises and Fixed Assets.....	6,267	571
Other Real Estate Owned.....	2,169	49
Investments in Unconsolidated Subs.....	0	0
Investments in RE Ventures.....	0	0
Intangible Assets.....	0	0
Other Assets.....	<u>34,374</u>	<u>3,186</u>
TOTAL ASSETS.....	<u>739,410</u>	<u>80,735</u>

LIABILITIES

Deposits (Noninterest-Bearing).....	3,386	21,941
Deposits (Interest-Bearing).....	557,267	45,513
Federal Funds Purchased.....	0	0
Trading Liabilities.....	0	0
Other Borrowed Money.....	70,000	0
Notes and Subordinated Debentures.....	0	0
Other Liabilities.....	<u>9,556</u>	<u>1,188</u>
TOTAL LIABILITIES.....	<u>640,209</u>	<u>68,642</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0	0
Common Stock.....	0	672
Surplus.....	43,146	689
Undivided Profits.....	<u>56,055</u>	<u>10,732</u>
TOTAL EQUITY CAPITAL.....	<u>99,201</u>	<u>12,093</u>
TOTAL LIABILITIES & EQUITY.....	<u>739,410</u>	<u>80,735</u>

Nationally Chartered Banks Headquartered in Utah
December 31, 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.....	36,707,529	20,452,309	24,298	14,999,000	1,231,922
Securities.....	74,256,537	1,955,074	50,417	56,740,000	15,511,046
Federal Funds Sold.....	18,255,202	0	191	16,794,000	1,461,011
Loan & Lease Financing Receivables.....	199,160,606	93,975,312	246,724	58,131,000	46,807,570
LESS: Allowance for Losses.....	2,938,684	2,280,488	3,874	159,000	495,322
Trading Assets.....	1,294,120	0	0	1,144,000	150,120
Premises and Fixed Assets.....	885,408	21	4,513	0	880,874
Other Real Estate Owned.....	4,430	0	0	0	4,430
Investments in Unconsolidated Subs.....	125,263	36,432	0	0	88,831
Investments in RE Ventures.....	1,802,414	1,005,573	0	681,000	115,841
Intangible Assets.....	1,139,930	93,905	0	0	1,046,025
Other Assets.....	4,858,079	1,415,242	12,440	1,487,000	1,943,397
TOTAL ASSETS.....	335,550,834	116,653,380	334,709	149,817,000	68,745,745
LIABILITIES					
Deposits (Noninterest-Bearing).....	31,044,322	396,256	100,212	6,903,000	23,644,854
Deposits (Interest-Bearing).....	224,997,846	73,484,884	185,540	120,872,000	30,455,422
Federal Funds Purchased.....	1,069,519	0	1,528	0	1,067,991
Trading Liabilities.....	167,785	0	0	45,000	122,785
Other Borrowed Money.....	35,411,611	26,210,147	0	4,064,000	5,137,464
Notes and Subordinated Debentures.....	886,738	800,000	0	0	86,738
Other Liabilities.....	7,467,843	4,104,079	1,690	2,710,000	652,074
TOTAL LIABILITIES.....	301,045,664	104,995,366	288,970	134,594,000	61,167,328
EQUITY CAPITAL					
Perpetual Preferred Stock.....	565,851	0	0	0	565,851
Common Stock.....	1,948	50	1,710	0	188
Surplus.....	16,236,987	4,410,833	15,128	8,005,000	3,806,026
Undivided Profits.....	17,700,384	7,247,131	28,901	7,218,000	3,206,352
TOTAL EQUITY CAPITAL.....	34,505,170	11,658,014	45,739	15,223,000	7,578,417
TOTAL LIABILITIES & EQUITY.....	335,550,834	116,653,380	334,709	149,817,000	68,745,745

Out-of-State Banks with Branches in Utah
December 31, 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
ASSETS					
Cash and Due.....	553,762,089	4,488,941	99,212	203,790	30,522,000
Securities.....	824,169,614	12,960,589	315,896	2,869,809	2,936,000
Federal Funds Sold.....	399,457,260	0	0	0	36,510,000
Loan & Lease Financing Receivables.....	2,357,004,637	62,473,007	1,079,552	8,320,704	76,598,000
LESS: Allowance for Losses.....	25,762,556	612,956	17,927	131,239	617,000
Trading Assets.....	337,255,745	71,607	0	0	30,517,000
Premises and Fixed Assets.....	24,672,437	378,757	52,383	238,405	50,000
Other Real Estate Owned.....	1,007,186	7,593	4,105	7,203	26,000
Investments in Unconsolidated Subs.....	13,029,717	0	0	35,112	0
Investments in RE Ventures.....	10,264,277	490,164	0	0	0
Intangible Assets.....	93,750,120	4,231,050	480	340,373	65,000
Other Assets.....	225,806,163	2,779,895	39,995	218,688	14,910,000
TOTAL ASSETS.....	4,814,416,689	87,268,647	1,573,696	12,102,845	191,517,000
LIABILITIES					
Deposits (Noninterest-Bearing).....	927,605,020	17,009,616	495,759	3,023,178	2,000
Deposits (Interest-Bearing).....	2,665,762,988	49,285,545	806,655	6,534,888	137,461,000
Federal Funds Purchased.....	127,563,440	204,825	119,684	396,151	3,814,000
Trading Liabilities.....	135,334,018	66,923	0	0	8,686,000
Other Borrowed Money.....	294,157,722	7,367,911	0	454,884	3,338,000
Notes and Subordinated Debentures.....	20,960,758	0	0	0	4,250,000
Other Liabilities.....	155,665,952	1,123,709	8,841	81,629	6,210,000
TOTAL LIABILITIES.....	4,327,049,898	75,058,529	1,430,939	10,490,730	163,761,000
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,373,127	6	901	20	8,000,000
Surplus.....	255,618,103	9,732,130	75,525	1,243,980	5,802,000
Undivided Profits.....	221,375,561	2,477,982	66,331	368,115	13,954,000
TOTAL EQUITY CAPITAL.....	487,366,791	12,210,118	142,757	1,612,115	27,756,000
TOTAL LIABILITIES & EQUITY.....	4,814,416,689	87,268,647	1,573,696	12,102,845	191,517,000
*Deposits in Utah if available.....	34,431,922	245,005	0	233,181	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, 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.....	321,590,000	3,295,262	21,369,509	283,375	171,910,000
Securities.....	260,071,000	30,936,413	111,246,751	3,038,156	399,795,000
Federal Funds Sold.....	320,811,000	14,837	101,423	0	42,020,000
Loan & Lease Financing Receivables.....	884,370,000	91,837,993	288,773,721	11,833,660	931,718,000
LESS: Allowance for Losses.....	9,878,000	897,532	3,972,737	131,165	9,504,000
Trading Assets.....	264,334,000	517,405	1,093,733	0	40,722,000
Premises and Fixed Assets.....	12,376,000	868,140	2,450,069	276,683	7,982,000
Other Real Estate Owned.....	342,000	44,171	110,943	8,171	457,000
Investments in Unconsolidated Subs.....	65,000	2	66,603	0	12,863,000
Investments in RE Ventures.....	8,063,000	1,482,113	0	0	229,000
Intangible Assets.....	33,558,000	3,068,182	12,896,259	310,776	39,280,000
Other Assets.....	<u>123,258,000</u>	<u>6,809,517</u>	<u>25,340,330</u>	<u>570,738</u>	<u>51,879,000</u>
TOTAL ASSETS.....	<u>2,218,960,000</u>	<u>137,976,503</u>	<u>459,476,604</u>	<u>16,190,394</u>	<u>1,689,351,000</u>
LIABILITIES					
Deposits (Noninterest-Bearing).....	392,883,000	29,362,617	82,534,263	1,479,587	400,815,000
Deposits (Interest-Bearing).....	1,165,144,000	81,460,961	273,762,859	10,151,080	941,156,000
Federal Funds Purchased.....	107,809,000	318,446	2,426,334	0	12,475,000
Trading Liabilities.....	113,857,000	403,769	783,326	0	11,537,000
Other Borrowed Money.....	121,687,000	8,521,968	34,725,959	2,540,000	115,522,000
Notes and Subordinated Debentures.....	301,000	858,758	3,800,000	0	11,751,000
Other Liabilities.....	<u>102,936,000</u>	<u>1,494,018</u>	<u>12,916,232</u>	<u>43,523</u>	<u>30,852,000</u>
TOTAL LIABILITIES.....	<u>2,004,617,000</u>	<u>122,420,537</u>	<u>410,948,973</u>	<u>14,214,190</u>	<u>1,524,108,000</u>
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	1,785,000	50,000	18,200	0	519,000
Surplus.....	99,177,000	9,979,885	14,266,915	799,668	114,541,000
Undivided Profits.....	<u>113,381,000</u>	<u>5,526,081</u>	<u>34,242,516</u>	<u>1,176,536</u>	<u>50,183,000</u>
TOTAL EQUITY CAPITAL.....	<u>214,343,000</u>	<u>15,555,966</u>	<u>48,527,631</u>	<u>1,976,204</u>	<u>165,243,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>2,218,960,000</u>	<u>137,976,503</u>	<u>459,476,604</u>	<u>16,190,394</u>	<u>1,689,351,000</u>
*Deposits in Utah if available.....	15,246,794	4,080,206	2,483,000	270,681	11,873,055

* 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, 2018

21 State and 4 National Reporting

Figures in Thousands

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 1,068,477	\$ 1,834,866
Commercial & Industrial Loans.....	2,374,573	2,638,227
Credit Card.....	3,190	7,535,958
Installment Loans.....	3,214,263	595,762
All Other Loans.....	23,643	1,295,388
Leasing.....	80,712	13,564
Interest on Balances Due.....	89,882	860,803
Securities.....	609,526	1,471,488
Trading Assets.....	0	29,000
Federal Funds Sold.....	1,745	260,196
Other Interest Income.....	63,977	97,541
TOTAL INTEREST INCOME.....	7,529,988	16,632,793
INTEREST EXPENSE		
Transaction Accounts.....	10,795	47,098
Savings Deposits (Includes MMDAs).....	834,400	1,409,964
Time Deposits of \$100,000 or More.....	96,993	47,704
Time Deposits of Less Than \$100,000.....	873,430	794,927
Foreign Offices.....	0	306,731
Federal Funds Purchased.....	4,555	28,181
Trading Liabilities & Other Borrowed Money.....	608,495	401,972
Subordinated Notes & Debentures.....	0	36,854
TOTAL INTEREST EXPENSE.....	2,428,668	3,073,431
NET INTEREST INCOME.....	5,101,320	13,559,362
Provision for Loan Loss.....	908,790	2,508,755
NONINTEREST INCOME		
Fiduciary Accounts.....	10,089	33,005
Service Charges on Deposit Accounts.....	19,708	172,651
Trading Revenue.....	0	74,282
Net Servicing Fees.....	498,337	12,478
Net Gains (Losses) on Sales of Other Assets.....	128,865	(408,662)
Other.....	1,591,537	16,744,327
TOTAL NONINTEREST INCOME.....	2,248,536	16,628,081
Gains (Losses) on Securities.....	5,693	4,145
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	1,182,237	1,226,088
Premises & Fixed Assets.....	86,049	261,816
Other.....	2,251,748	14,274,523
TOTAL NONINTEREST EXPENSE.....	3,520,034	15,762,427
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,926,725	11,920,406
Applicable Income Taxes.....	696,521	2,655,934
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
NET INCOME.....	\$ 2,230,204	\$ 9,264,472

Credit Unions

State Chartered Credit Unions
June 30, 2019

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	6322 S 3000 E Ste 160 Salt Lake City, UT 84121-6921	1983	Jeff Peck
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

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions

June 30, 2019

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
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. Clayton
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
Tanner Employees 801-483-8396	1865 S Main, Suite 2 Salt Lake City, UT 84115-2385	1957	Kevin Louder
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, 2019

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, 2019

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	Bret Van Ausdal
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, 2019

Credit Union / Phone Number	Address	Organized	President
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-Five Branches of Thirty Credit Unions**

June 30, 2019

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
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
Blanding.....	Blanding .....	..... San Juan
Green River	Green River .....	..... Emery
Monticello	Monticello.....	..... San Juan
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* .....	.....	.....

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

[†] Grand County Credit Union dba Desert Rivers Credit Union

Branches of State Chartered Credit Unions**Thirty-Five Branches of Thirty Credit Unions**

June 30, 2019

Name of Credit Union Branch	City	County
Nebo Credit Union.....	Spanish Fork.....	Utah
Payson.....	Payson	Utah
Spanish Fork East	Spanish Fork.....	Utah
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
Tanner Employees 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-Five Branches of Thirty Credit Unions**

June 30, 2019

Name of Credit Union**Branch****City****County**Utah Power Credit Union (*Continued*)

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****Credit Union Location:**

American United
 CUP

Cyprus.....
 Delta Community.....
 Deseret First

Address:

247 W 12300 S.....Draper, UT 84020
 458 E Main StGrantsville, UT 84029
 4770 S 5600 West.....Kearns, UT 84118
 3226 S Main StSalt Lake City, UT 84115
 500 S Foothill DrSalt Lake City, UT 84148
 8621 South 700 ESandy, UT 84070
 1 West Market StSunnyside, UT 84539
 2687 W 7800 South.....West Jordan, UT 84088
 5688 W Parkway BlvdWest Valley City, UT 84119

 302 E 1860 SProvo, UT 84606

 221 W Parrish Lane.....Centerville, UT 84014
 5027 W 13400 S.....Herriman, UT 84096
 3505 S 8400 W.....Magna, UT 84044
 7160 S Union Park AveMidvale, UT 84047
 13717 S Redwood Rd.....Riverton, UT 84065
 358 S 700 East Ste 2ASalt Lake City, UT 84102
 140 E 300 SSalt Lake City, UT 84111
 1220 E 3990 S Ste 2M.....Salt Lake City, UT 84124
 9383 S 700 ESandy, UT 84070
 74 UT 73Saratoga Springs, UT 84043
 11328 S Jordan GatewaySouth Jordan, UT 84095
 3629 W South Jordan PkwySouth Jordan, UT 84095
 3578 W 4700 S.....Taylorsville, UT 84118
 5750 S Redwood Rd.....Taylorsville, UT 84123
 3876 W Centerview Way.....West Jordan, UT 84084
 1381 W 9000 S.....West Jordan, UT 84088
 3432 W 3500 S.....West Valley City, UT 84119
 2769 S 5600 WWest Valley City, UT 84120

 765 N Terminal DrSalt Lake City, UT 84122

 390 S Main StBountiful, UT 84010
 1610 Main St.....Logan, UT 84341
 6060 S Fashion Blvd.....Murray, UT 84107
 337 N State StOrem, UT 84057
 695 E 800 N.....Provo, UT 84606
 143 E Social Hall AveSalt Lake City, UT 84111
 9325 Village Shop DrSandy, UT 84094

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

Credit Union Location:	Address:
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
Deseret First	3225 W 4700 S..... Taylorsville, UT 84129
Deseret First	3999 W Parkway Blvd .....West Valley City, UT 84120
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 84014
Goldenwest	410 E 1700 S .....Clearfield, UT 84015
Goldenwest	1594 N 2000 W..... Clinton, UT 84015
Goldenwest	698 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	890 E 700 N.....Logan, UT 84322
Goldenwest	555 E 1400 N Ste 101 .....Logan, UT 84341
Goldenwest	360 North 2000 W .....Marriott-Slaterville, UT 84404
Goldenwest	209 N State St .....Morgan, UT 84050
Goldenwest	6007 S Fashion Blvd..... Murray, UT 84107
Goldenwest	5381 S Green St..... Murray, UT 84123
Goldenwest	5121 S Cottonwood St..... Murray, UT 84157
Goldenwest	659 N Redwood Rd .....North Salt Lake, UT 84054
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	251 E 4800 S .....Ogden, UT 84405
Goldenwest	25 W Center St..... Orem, UT 84057
Goldenwest	84 South 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	7926 S 1300 E .....Sandy, UT 84094

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

<u>Credit Union Location:</u>	<u>Address:</u>
Goldenwest	9660 S 1300 E .....Sandy, UT 84094
Goldenwest	3664 W 10400 S.....South Jordan, UT 84095
Goldenwest	120 E St George Blvd.....St George, UT 84770
Goldenwest	1805 W Sunset Blvd.....St George, UT 84770
Goldenwest	2122 E Riverside Dr.....St George, UT 84790
Goldenwest	4646 W Lake Park Blvd.....West Valley City, UT 84120
Grand County*	1 South Main St .....Blanding, UT 84511
Grand County*	45 W Main St.....Green River, UT 84525
Grand County*	725 N Main St.....Moab, UT 84532
Grand County*	16 E 200 S Ste D .....Monticello, UT 84535
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 North .....Clinton, UT 84015
Mountain America	6440 South 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	498 N Station Parkway .....Farmington, UT 84025
Mountain America	580 West 100 S Ste D .....Heber, UT 84032
Mountain America	13389 South 5600 W .....Herriman, UT 84065

* Grand County Credit Union dba Desert Rivers Credit Union

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

<u>Credit Union Location:</u>	<u>Address:</u>
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 South 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	706 S Main.....Logan, UT 84321
Mountain America	1425 North 200 E.....Logan, UT 84341
Mountain America	8349 W 3500 S.....Magna, UT 84044
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	1340 N State St .....Orem, UT 84057
Mountain America	1219 South 800 E .....Orem, UT 84097
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 North 500 W .....Provo, UT 84601
Mountain America	665 N Main St .....Richfield, UT 84701
Mountain America	1962 West 12600 S .....Riverton, UT 84065
Mountain America	823 East 200 N .....Roosevelt, UT 84066
Mountain America	1225 S Redwood Rd.....Salt Lake City, UT 84104
Mountain America	2060 East 2100 S .....Salt Lake City, UT 84109
Mountain America	2174 East 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	2001 S State St #S3023 .....Salt Lake City, UT 84115
Mountain America	1715 West 700 N .....Salt Lake City, UT 84116
Mountain America	9640 S State St.....Sandy, UT 84070
Mountain America	1284 East 10600 S .....Sandy, UT 84094
Mountain America	858 East 9400 S .....Sandy, UT 84094
Mountain America	3582 Pioneer Pkwy .....Santa Clara, UT 84765
Mountain America	25 E Crossroads Blvd.....Saratoga Springs, UT 84045
Mountain America	5382 W Daybreak Pkwy .....South Jordan, UT 84009
Mountain America	3451 W South Jordan Pkwy .....South Jordan, UT 84095
Mountain America	753 W South Jordan Pkwy .....South Jordan, UT 84095

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

Mountain America
 Security Service
 Spectrum
 Transwest
 Transwest
 Transwest
 Transwest
 UNIFY Financial

Address:

455 E 40th St South Ogden, UT 84403
 891 N Main St Spanish Fork, UT 84660
 2104 W Sunset Blvd St George, UT 84770
 123 S River Rd St George, UT 84790
 2984 E Mall Dr St George, UT 84790
 883 N 3050 E St George, UT 84790
 6811 N State Hwy 36 Stansbury Park, UT 84074
 3065 West 5400 S Taylorsville, UT 84118
 2627 West 4700 S Taylorsville, UT 84129
 1475 N Main St Tooele, UT 84074
 1818 W Hwy 40 Vernal, UT 84078
 801 W Hwy 40 Vernal, UT 84078
 6761 S Redwood Rd West Jordan, UT 84084
 9027 South 2200 W West Jordan, UT 84084
 3782 West 7800 S West Jordan, UT 84088
 2958 South 5600 W West Valley, UT 84128
 1849 South 500 W Woods Cross, UT 84087
 124 N West State Rd American Fork, UT 84003
 890 W Riverdale Rd Ogden, UT 84405
 175 E 200 S Orem, UT 84058
 1322 Turf Farm Way Payson, UT 84651
 366 E State Dr Pleasant Grove, UT 84062
 109 W 920 S Provo, UT 84601
 13413 S Hamilton View Road Riverton, UT 84065
 1467 S Main St Salt Lake City, UT 84115
 2655 W 4700 South Salt Lake City, UT 84118
 10490 S 1300 East Sandy, UT 84094
 10404 S Redwood Rd South Jordan, UT 84095
 645 S 1750 W Springville, UT 84663
 1227 E 100 South St George, UT 84790
 5 S Plaza 273 W 500 S Bountiful, UT 84010
 9024 W Magna Main St Magna, UT 84044
 39 W 2100 S Salt Lake City, UT 84115
 10692 S State St Sandy, UT 84070
 6189 S Redwood Rd Taylorsville, UT 84123
 1129 North 3950 West Salt Lake City, UT 84116

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

USU Credit Union.....

Utah

Utah First.....

Wasatch Peaks.....

Weber State.....
Weber State.....
Weber State.....
Weber State.....

Address:

198 N MainLogan, UT 84321
695 E 1000 NLogan, UT 84321
890 E 700 NLogan, UT 84322
555 W 100 N Ste FProvidence, UT 84332
890 S Main.....Smithfield, UT 84335

564 E 300 South.....Salt Lake City, UT 84102

616 W Main St.....American Fork, UT 84003
1173 North Shepard Creek PkwyFarmington, UT 84025
6935 S 900 EMidvale, UT 84047
310 N 100 West.....Provo, UT 84601
222 E South Temple.....Salt Lake City, UT 84111
1760 W 2100 S.....Salt Lake City, UT 84127
9213 Quarry Bend Dr.....Sandy, UT 84094
3642 W 11400 S.....South Jordan, UT 84095
1520 S 500 West.....Woods Cross, UT 84087

1 Browning Pl.....Mountain Green, UT 84050
3012 S 1900 WOgden, UT 84401
4723 Harrison BlvdOgden, UT 84403
4401 Harrison BlvdOgden, UT 84404
975 Washington Blvd.....Ogden, UT 84404
1588 W 2700 N.....Pleasant View, UT 84414
1935 W 4800 S.....Roy, UT 84067

2106 University Circle.....Ogden, UT 84408
4140 Harrison BlvdOgden, UT 84408
2388 N Washington Blvd.....Ogden, UT 84414
5997 S 3500 WRoy, UT 84067

Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2018</u>	<u>June 30, 2019</u>
State Credit Unions	32	30
Branches	34	35

<u>Branches Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Grand County Credit Union*, Blanding	08-01-17	04-25-19
Grand County Credit Union*, Monticello	08-23-18	01-11-19

<u>Branches Closed:</u>	<u>Date Closed</u>
Education First Credit Union, 2828 Harrison Blvd, Ogden.....	04-10-19

<u>Mergers:</u>	<u>Date</u>
The Credit Union for the Blind & Visually Impaired of Utah Merged into American United Family of Credit Unions	07-01-18
Sunnyside Credit Union Merged into American United Family of Credit Unions	02-01-19

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions
June 30, 2019

30 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Beckstrand & Associates Employees	City Center	Education First	Employees 1st	Fire- Fighters
	Alpine					
ASSETS						
Cash & Cash Equivalents.....	86,972	8,277	233	1,900	2,465	49
Loans:						
Unsecured.....	59,503	6,911	0	189	2,634	87
Auto.....	541,594	101,625	0	5,359	9,677	188
Real Estate.....	464,837	54,429	0	4,727	13,518	0
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	114,236	5,212	0	826	1,445	23
Total Loans.....	1,180,170	168,177	0	11,101	27,274	298
LESS: Allowance for Loan Losses.....	5,677	639	0	856	113	6
Loans Held for Sale.....	256	0	0	0	0	0
Total Investments.....	483,226	32,710	0	354	2,239	1,318
Land and Building (Net).....	38,083	7,460	0	115	271	0
Foreclosed and Repossessed Assets.....	593	214	0	10	0	0
Other Fixed Assets.....	4,154	579	0	0	186	0
Other Assets.....	35,241	3,441	2	432	1,911	15
TOTAL ASSETS.....	1,823,018	220,219	235	13,056	34,233	1,674
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	181,129	31,366	0	106	7,171	0
Regular Shares.....	821,824	74,221	0	2,564	13,449	1,014
Money Market Shares.....	140,958	40,767	0	0	1,513	0
Certificates of Deposits.....	326,510	48,116	0	6,631	6,473	34
IRA / KEOGH & Retirement Accounts.....	86,837	734	0	656	873	86
All Other.....	28,654	147	0	2,859	1,263	71
Total Shares and Deposits.....	1,585,912	195,351	0	12,816	30,742	1,205
Borrowings.....	2,250	0	0	50	0	0
Dividends and Interest Payable.....	2,071	259	0	0	0	0
Accounts Payable and Other Liabilities.....	8,215	1,248	81	4	75	2
Regular Reserve.....	68,031	7,162	6	816	1,083	105
Other Reserves.....	(2,040)	(1,390)	0	0	0	0
Undivided Earnings.....	158,579	17,589	148	(630)	2,333	362
TOTAL LIABILITIES & EQUITY.....	1,823,018	220,219	235	13,056	34,233	1,674

State Chartered Credit Unions
June 30, 2019

30 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.....	5,177	4,403	3,027	140	1,798	447	4,163
Loans:							
Unsecured.....	1,297	2,108	1,262	287	884	114	8,225
Auto.....	16,883	16,568	8,614	4,432	8,521	1,778	49,573
Real Estate.....	9,717	8,729	20,656	75	1,352	137	9,972
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,221	5,541	3,087	963	2,305	875	13,345
Total Loans.....	30,118	32,946	33,619	5,757	13,062	2,904	81,115
LESS: Allowance for Loan Losses.....	220	300	170	87	224	32	140
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	4,042	378	9,423	28	616	1,427	27,418
Land and Building (Net).....	277	2,351	3,797	0	721	0	4,446
Foreclosed and Repossessed Assets.....	0	48	0	0	0	0	40
Other Fixed Assets.....	73	262	0	0	58	0	347
Other Assets.....	658	628	770	55	366	46	7,315
TOTAL ASSETS.....	40,125	40,716	50,466	5,893	16,397	4,792	124,704
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	5,658	8,109	2,763	0	1,204	447	15,111
Regular Shares.....	15,235	14,919	22,462	1,910	3,034	1,215	28,622
Money Market Shares.....	1,980	5,369	0	0	7,634	0	40,494
Certificates of Deposits.....	8,910	8,240	7,854	1,724	2,772	1,416	15,438
IRA / KEOGH & Retirement Accounts.....	2,816	776	3,024	366	0	534	4,259
All Other.....	746	0	3,978	496	497	0	5,958
Total Shares and Deposits.....	35,345	37,413	40,081	4,496	15,141	3,612	109,882
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	36	0	25	3	0	0	23
Accounts Payable and Other Liabilities.....	328	217	43	19	47	42	439
Regular Reserve.....	1,335	827	3,261	340	500	454	8,099
Other Reserves.....	(258)	0	0	0	0	0	0
Undivided Earnings.....	3,339	2,259	7,056	1,035	709	684	6,261
TOTAL LIABILITIES & EQUITY.....	40,125	40,716	50,466	5,893	16,397	4,792	124,704

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions
June 30, 2019

30 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.....	3,182	1,144	10,409	718	6,124	114	624
Loans:							
Unsecured.....	858	1,420	3,359	752	2,126	17	25
Auto.....	9,991	5,323	46,561	7,458	34,547	201	1,782
Real Estate.....	5,955	9,449	14,322	3,119	19,181	17	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,877	723	6,846	1,727	6,856	28	82
Total Loans.....	22,681	16,915	71,088	13,056	62,710	263	1,889
LESS: Allowance for Loan Losses.....	37	116	274	119	297	5	70
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	13,524	11,353	12,484	2,395	2,276	3	121
Land and Building (Net).....	133	1,109	3,139	0	1,465	0	0
Foreclosed and Repossessed Assets.....	65	0	141	0	0	0	0
Other Fixed Assets.....	176	7	204	14	391	0	0
Other Assets.....	453	1,342	1,144	292	875	4	24
TOTAL ASSETS.....	40,177	31,754	98,335	16,356	73,544	379	2,588
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	8,834	3,631	11,838	2,316	8,010	0	0
Regular Shares.....	25,931	8,981	35,472	9,911	21,228	243	2,233
Money Market Shares.....	0	6,300	0	0	3,137	0	0
Certificates of Deposits.....	245	5,256	23,282	470	25,179	47	0
IRA / KEOGH & Retirement Accounts.....	906	1,846	3,137	1,751	8,305	0	0
All Other.....	0	0	6,475	324	0	0	0
Total Shares and Deposits.....	35,916	26,014	80,204	14,772	65,859	290	2,233
Borrowings.....	0	2,000	0	0	0	0	0
Dividends and Interest Payable.....	0	4	79	1	128	0	0
Accounts Payable and Other Liabilities.....	226	189	605	65	248	0	1
Regular Reserve.....	1,289	1,610	3,686	975	2,569	31	119
Other Reserves.....	(482)	0	(3)	134	(77)	0	7
Undivided Earnings.....	3,228	1,937	13,764	409	4,817	58	228
TOTAL LIABILITIES & EQUITY.....	40,177	31,754	98,335	16,356	73,544	379	2,588

State Chartered Credit Unions
June 30, 2019

30 Reporting Figures in Thousands of Dollars	S E A	San Juan	South Sanpete	Tanner Employees	Trans West	Tri County	Uintah
ASSETS							
Cash & Cash Equivalents.....	1,315	3,184	76	857	7,368	116	1,786
Loans:							
Unsecured.....	158	2,559	16	212	6,848	16	149
Auto.....	2,553	11,959	847	2,909	41,477	33	822
Real Estate.....	0	155	0	0	64,062	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	467	1,170	12	683	4,847	11	195
Total Loans.....	3,178	15,843	875	3,804	117,234	60	1,166
LESS: Allowance for Loan Losses.....	22	256	16	43	707	5	5
Loans Held for Sale.....	0	0	0	0	256	0	0
Total Investments.....	207	2,082	4	1,521	15,131	0	524
Land and Building (Net).....	0	179	0	0	3,104	0	0
Foreclosed and Repossessed Assets.....	0	0	0	0	0	0	0
Other Fixed Assets.....	1	242	0	0	251	0	6
Other Assets.....	35	371	12	59	2,320	1	34
TOTAL ASSETS.....	4,714	21,645	951	6,198	144,957	172	3,511
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	3,386	0	435	24,649	0	0
Regular Shares.....	3,538	8,210	863	2,890	40,809	121	2,994
Money Market Shares.....	0	0	0	1,343	27,853	0	0
Certificates of Deposits.....	0	3,210	0	68	29,084	0	0
IRA / KEOGH & Retirement Accounts.....	0	2,271	0	0	6,793	0	0
All Other.....	0	1,900	0	670	707	0	0
Total Shares and Deposits.....	3,538	18,977	863	5,406	129,895	121	2,994
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	63	1	2	1,051	6	3
Regular Reserve.....	202	845	42	435	5,935	22	145
Other Reserves.....	0	0	0	0	114	19	0
Undivided Earnings.....	973	1,760	45	355	7,962	4	369
TOTAL LIABILITIES & EQUITY.....	4,714	21,645	951	6,198	144,957	172	3,511

State Chartered Credit Unions
June 30, 2019

30 Reporting Figures in Thousands of Dollars	<u>Utah Heritage</u>	<u>Utah Power</u>	<u>Utah Prison Employees</u>
ASSETS			
Cash & Cash Equivalents.....	8,224	5,352	249
Loans:			
Unsecured.....	2,758	12,020	215
Auto.....	16,727	118,130	1,899
Real Estate.....	29,965	183,807	0
Leases Receivable.....	0	0	0
All Other Members.....	8,555	35,423	467
Total Loans.....	58,005	349,380	2,581
LESS: Allowance for Loan Losses.....	260	467	63
Loans Held for Sale.....	0	0	0
Total Investments.....	7,489	326,377	724
Land and Building (Net).....	2,499	6,429	0
Foreclosed and Repossessed Assets.....	0	75	0
Other Fixed Assets.....	162	950	5
Other Assets.....	1,058	10,778	41
TOTAL ASSETS.....	<u>77,177</u>	<u>698,874</u>	<u>3,537</u>
LIABILITIES AND EQUITY			
Shares & Deposits:			
Share Drafts.....	9,695	28,762	0
Regular Shares.....	21,026	442,188	2,048
Money Market Shares.....	2,164	0	0
Certificates of Deposits.....	30,890	89,440	965
IRA / KEOGH & Retirement Accounts.....	4,326	40,695	34
All Other.....	48	0	0
Total Shares and Deposits.....	68,149	601,085	3,047
Borrowings.....	0	0	200
Dividends and Interest Payable.....	35	1,479	0
Accounts Payable and Other Liabilities.....	1,011	2,128	7
Regular Reserve.....	3,226	20,544	264
Other Reserves.....	0	(104)	0
Undivided Earnings.....	<u>4,756</u>	<u>73,742</u>	<u>19</u>
TOTAL LIABILITIES & EQUITY.....	<u>77,177</u>	<u>698,874</u>	<u>3,537</u>

Federal Chartered Credit Unions
June 30, 2019

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.....	2,792,548	931,292	11,722	6,486	353	88,719	66,666
Loans:							
Unsecured.....	1,899,550	808,667	45,189	4,566	599	56,237	27,470
Auto.....	10,611,928	4,682,947	66,351	51,509	1,835	473,354	219,214
Real Estate.....	8,266,415	2,001,806	75,254	8,292	1,422	284,966	254,309
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,908,679	1,180,843	10,975	12,002	594	143,971	12,955
Total Loans.....	22,686,572	8,674,263	197,769	76,369	4,450	958,528	513,948
LESS: Allowance for Loan Losses.....	261,939	141,422	1,293	301	5	5,679	4,353
Loans Held for Sale.....	137,923	68,212	0	0	0	8,219	3,604
Total Investments.....	2,230,955	1,193,511	12,354	52,399	1,002	7,926	72,012
Land and Building (Net).....	744,227	199,716	10,113	2,970	0	25,919	28,206
Foreclosed and Repossessed Assets.....	38,699	29,704	45	4	0	181	0
Other Fixed Assets.....	114,795	46,534	908	304	2	3,779	4,894
Other Assets.....	691,442	227,240	16,193	2,622	78	23,662	9,853
TOTAL ASSETS.....	29,175,222	11,229,050	247,811	140,853	5,880	1,111,254	694,830
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	4,079,813	1,999,730	33,435	17,969	313	196,860	158,023
Regular Shares.....	5,719,557	2,217,492	50,397	49,845	3,030	259,060	231,831
Money Market Shares.....	6,003,625	2,696,672	44,772	3,005	0	103,796	106,965
Certificates of Deposits.....	6,495,610	2,410,657	65,973	33,470	1,526	316,296	112,906
IRA / KEOGH & Retirement Accounts....	1,233,923	540,365	13,110	4,749	6	74,253	25,129
All Other.....	1,935,455	32,680	6,847	0	0	35,858	0
Total Shares and Deposits.....	25,467,983	9,897,596	214,534	109,038	4,875	986,123	634,854
Borrowings.....	350,018	0	0	0	0	0	0
Dividends and Interest Payable.....	8,710	5,960	0	34	9	0	346
Accounts Payable and Other Liabilities....	381,885	184,477	319	436	5	8,253	9,667
Regular Reserve.....	178,717	(1)	1,583	1,200	211	12,894	15,060
Other Reserves.....	1,300,970	1,056,148	3,171	0	0	(3,760)	(528)
Undivided Earnings.....	1,486,939	84,870	28,204	30,145	780	107,744	35,431
TOTAL LIABILITIES & EQUITY.....	29,175,222	11,229,050	247,811	140,853	5,880	1,111,254	694,830

Federal Chartered Credit Unions
June 30, 2019

31 Reporting Figures in Thousands Dollars	<u>Desertview</u>	<u>Devils Slide</u>	<u>Eastern Utah Community</u>	<u>Gibbons & Reed Employees</u>	<u>Goldenwest</u>	<u>Granite</u>	<u>Granite Furniture Employees</u>
ASSETS							
Cash & Cash Equivalents.....	741	3,629	5,183	761	93,149	9,409	131
Loans:							
Unsecured.....	1,037	84	2,512	70	71,332	10,621	56
Auto.....	9,816	5,568	41,588	1,610	571,361	88,226	771
Real Estate.....	5,901	0	27,500	0	564,576	237,811	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,820	2,888	14,410	344	61,813	5,408	169
Total Loans.....	20,574	8,540	86,010	2,024	1,269,082	342,066	996
LESS: Allowance for Loan Losses.....	1,276	70	405	25	17,430	2,581	14
Loans Held for Sale.....	0	0	226	0	10,850	0	0
Total Investments.....	12,837	1,351	37,587	3,030	244,515	124,162	4
Land and Building (Net).....	120	152	1,780	0	51,610	5,531	0
Foreclosed and Repossessed Assets.....	0	0	26	15	946	0	0
Other Fixed Assets.....	216	15	151	10	4,356	1,038	0
Other Assets.....	487	121	1,949	50	38,844	8,097	8
TOTAL ASSETS.....	<u>33,699</u>	<u>13,738</u>	<u>132,507</u>	<u>5,865</u>	<u>1,695,922</u>	<u>487,722</u>	<u>1,125</u>
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	4,409	216	26,579	0	268,615	70,371	0
Regular Shares.....	7,339	5,942	44,084	4,538	517,499	103,292	280
Money Market Shares.....	12,953	0	17,236	0	166,622	162,251	0
Certificates of Deposits.....	2,706	5,686	22,932	0	409,986	79,794	0
IRA / KEOGH & Retirement Accounts.....	1,670	0	6,225	0	70,468	13,538	34
All Other.....	0	125	0	392	0	395	480
Total Shares and Deposits.....	29,077	11,969	117,056	4,930	1,433,190	429,641	794
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	72	0	1,080	0	0
Accounts Payable and Other Liabilities.....	38	3	348	10	32,059	4,271	0
Regular Reserve.....	549	116	2,602	275	15,006	12,630	52
Other Reserves.....	0	100	0	0	213,584	419	93
Undivided Earnings.....	4,035	1,550	12,429	650	1,003	40,761	186
TOTAL LIABILITIES & EQUITY.....	<u>33,699</u>	<u>13,738</u>	<u>132,507</u>	<u>5,865</u>	<u>1,695,922</u>	<u>487,722</u>	<u>1,125</u>

Federal Chartered Credit Unions
June 30, 2019

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.....	2,449	6,242	45,599	583	850	2,074	1,141,295
Loans:							
Unsecured.....	2,787	8,389	14,080	459	386	716	693,299
Auto.....	31,754	48,274	62,544	8,175	8,842	12,333	3,128,231
Real Estate.....	18,649	31,409	85,273	2,194	5,909	3,832	3,344,580
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	7,499	7,496	17,795	1,474	1,697	4,196	177,732
Total Loans.....	60,689	95,568	179,692	12,302	16,834	21,077	7,343,842
LESS: Allowance for Loan Losses.....	244	2,301	634	61	84	117	58,572
Loans Held for Sale.....	0	0	0	0	0	0	26,598
Total Investments.....	31,233	36,263	60,153	10,864	5,899	4,999	38,611
Land and Building (Net).....	582	4,228	4,218	1,003	0	0	312,250
Foreclosed and Repossessed Assets.....	0	0	93	0	0	21	5,512
Other Fixed Assets.....	340	722	656	18	13	36	38,452
Other Assets.....	4,122	4,196	4,700	242	275	351	213,326
TOTAL ASSETS.....	99,171	144,918	294,477	24,951	23,787	28,441	9,061,314
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	9,913	27,119	68,848	711	1,361	4,048	465,908
Regular Shares.....	35,668	34,353	90,328	20,363	10,682	7,944	1,250,822
Money Market Shares.....	17,326	39,737	57,130	0	0	4,146	1,796,782
Certificates of Deposits.....	16,162	19,152	45,201	0	5,537	7,327	2,214,905
IRA / KEOGH & Retirement Accounts.....	9,571	4,003	5,519	0	2,280	1,458	342,548
All Other.....	0	4,865	0	382	0	0	1,737,938
Total Shares and Deposits.....	88,640	129,229	267,026	21,456	19,860	24,923	7,808,903
Borrowings.....	0	0	0	0	0	0	335,018
Dividends and Interest Payable.....	66	53	233	0	6	12	0
Accounts Payable and Other Liabilities.....	13	928	1,564	5	22	21	91,643
Regular Reserve.....	2,713	3,244	4,961	602	294	639	63,047
Other Reserves.....	2,827	9,600	(2,898)	54	0	24	2,291
Undivided Earnings.....	4,912	1,864	23,591	2,834	3,605	2,822	760,412
TOTAL LIABILITIES & EQUITY.....	99,171	144,918	294,477	24,951	23,787	28,441	9,061,314

Federal Chartered Credit Unions
June 30, 2019

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.....	2,250	188	623	63,632	869	215,473	73,075
Loans:							
Unsecured.....	21	29	175	53,722	1,049	57,502	22,330
Auto.....	11,187	653	1,245	426,905	4,990	443,479	93,973
Real Estate.....	11,645	0	0	330,133	4,499	512,381	234,198
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,102	78	171	105,908	1,228	60,246	12,666
Total Loans.....	27,955	760	1,591	916,668	11,766	1,073,608	363,167
LESS: Allowance for Loan Losses.....	293	13	14	7,518	26	12,580	3,376
Loans Held for Sale.....	0	0	0	5,190	0	13,858	1,167
Total Investments.....	1,908	9	958	88,597	7,649	161,795	2,340
Land and Building (Net).....	489	0	0	24,104	176	37,165	22,876
Foreclosed and Repossessed Assets.....	0	0	0	1,859	0	245	0
Other Fixed Assets.....	1	0	3	3,899	42	5,269	1,495
Other Assets.....	312	11	35	27,966	327	55,917	16,999
TOTAL ASSETS.....	32,622	955	3,196	1,124,397	20,803	1,550,750	477,743
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	406	0	0	217,521	3,220	361,637	67,228
Regular Shares.....	18,992	721	1,951	224,113	3,685	307,230	84,947
Money Market Shares.....	0	0	0	277,947	5,700	322,979	76,744
Certificates of Deposits.....	1,535	0	820	241,355	4,033	238,322	126,623
IRA / KEOGH & Retirement Accounts.....	0	0	0	32,509	1,371	37,845	26,870
All Other.....	0	0	0	0	333	90,906	23,242
Total Shares and Deposits.....	20,933	721	2,771	993,445	18,342	1,358,919	405,654
Borrowings.....	0	0	0	0	0	0	15,000
Dividends and Interest Payable.....	48	1	0	780	5	0	0
Accounts Payable and Other Liabilities.....	111	2	4	9,778	33	29,816	6,626
Regular Reserve.....	1,655	84	83	10,965	409	8,028	15,000
Other Reserves.....	0	0	0	8,882	0	502	84
Undivided Earnings.....	9,875	147	338	100,547	2,014	153,485	35,379
TOTAL LIABILITIES & EQUITY.....	32,622	955	3,196	1,124,397	20,803	1,550,750	477,743

Federal Chartered Credit Unions
June 30, 2019

31 Reporting Figures in Thousands Dollars	Valley Wide	Varex	Wasatch Peaks	Weber State
ASSETS				
Cash & Cash Equivalents.....	87	792	9,126	9,097
Loans:				
Unsecured.....	9	582	9,369	6,205
Auto.....	313	4,142	76,604	34,137
Real Estate.....	0	2,063	157,490	60,320
Leases Receivable.....	0	0	0	0
All Other Members.....	25	992	49,285	4,898
Total Loans.....	347	7,779	292,748	105,560
LESS: Allowance for Loan Losses.....	2	18	961	269
Loans Held for Sale.....	0	0	0	0
Total Investments.....	0	7,136	4,876	4,976
Land and Building (Net).....	0	0	7,514	3,504
Foreclosed and Repossessed Assets.....	0	0	50	0
Other Fixed Assets.....	0	8	1,054	579
Other Assets.....	5	228	27,572	5,655
TOTAL ASSETS.....	437	15,925	341,979	129,102
LIABILITIES AND EQUITY				
Shares & Deposits:				
Share Drafts.....	0	1,678	54,809	18,886
Regular Shares.....	337	5,654	97,760	29,379
Money Market Shares.....	0	3,678	51,827	35,356
Certificates of Deposits.....	0	1,216	83,887	27,604
IRA / KEOGH & Retirement Accounts.....	0	767	15,002	4,634
All Other.....	0	212	290	508
Total Shares and Deposits.....	337	13,205	303,575	116,367
Borrowings.....	0	0	0	0
Dividends and Interest Payable.....	0	4	0	0
Accounts Payable and Other Liabilities.....	2	34	785	612
Regular Reserve.....	19	560	2,863	1,378
Other Reserves.....	0	0	10,076	300
Undivided Earnings.....	79	2,122	24,680	10,445
TOTAL LIABILITIES & EQUITY.....	437	15,925	341,979	129,102

Out-of-State Credit Unions with Branches in Utah
June 30, 2019

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.....	858,683	107,895	305,059	32,154	413,574
Loans:					
Unsecured.....	1,509,801	151,175	410,303	60,514	887,810
Auto.....	7,974,007	1,037,209	1,909,118	241,118	4,786,561
Real Estate.....	6,018,857	478,823	2,337,765	350,104	2,852,165
Leases Receivable.....	0	0	0	0	0
All Other Members.....	269,240	37,393	47,517	49,388	134,942
Total Loans.....	15,771,905	1,704,600	4,704,703	701,124	8,661,478
LESS: Allowance for Loan Losses.....	138,908	18,000	31,549	7,417	81,942
Loans Held for Sale.....	71,133	1,585	25,641	307	43,600
Total Investments.....	1,258,936	130,974	695,400	383,536	49,028
Land and Building (Net).....	377,291	39,299	65,199	16,954	255,839
Foreclosed and Repossessed Assets.....	13,373	1,304	6,236	571	5,261
Other Fixed Assets.....	89,543	14,496	23,595	2,129	49,324
Other Assets.....	646,669	213,415	165,728	16,150	251,376
TOTAL ASSETS.....	18,948,625	2,195,568	5,960,012	1,145,508	9,647,538
LIABILITIES AND EQUITY					
Shares & Deposits:					
Share Drafts.....	3,188,797	450,273	1,037,553	118,375	1,582,597
Regular Shares.....	4,131,245	514,098	1,619,254	379,144	1,618,747
Money Market Shares.....	2,886,880	298,783	1,814,454	137,289	636,355
Certificates of Deposits.....	5,002,864	528,043	353,918	220,681	3,900,222
IRA / KEOGH & Retirement Accounts.....	945,862	94,353	276,416	54,998	520,094
All Other.....	173,615	33,719	23,080	0	116,816
Total Shares and Deposits.....	16,329,263	1,919,269	5,124,675	910,487	8,374,831
Borrowings.....	366,094	41,100	0	49,539	275,455
Dividends and Interest Payable.....	4,442	0	0	0	4,442
Accounts Payable and Other Liabilities.....	176,264	31,753	77,099	12,034	55,378
Regular Reserve.....	154,962	18,531	58,273	18,030	60,131
Other Reserves.....	25,157	20,828	1,165	2,749	414
Undivided Earnings.....	1,892,443	164,087	698,800	152,669	876,887
TOTAL LIABILITIES & EQUITY.....	18,948,625	2,195,568	5,960,012	1,145,508	9,647,538

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Six Month Period Ending June 30, 2019

30 State and 31 Federal Reporting
Figures in Thousands

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 28,422	\$ 572,859
LESS: Interest Refund.....	0	6
Income from Investments.....	6,068	45,605
Income (Loss) from Trading Securities.....	11	0
TOTAL INTEREST INCOME.....	<u>34,501</u>	<u>618,458</u>
INTEREST EXPENSES		
Dividends on Shares.....	4,683	118,633
Interest on Deposits.....	3,125	0
Interest on Borrowed Money.....	48	3,826
TOTAL INTEREST INCOME.....	<u>7,856</u>	<u>122,459</u>
Provision for Loan Loss.....	2,015	81,839
NET INTEREST INCOME.....	<u>24,630</u>	<u>414,160</u>
NON-INTEREST INCOME		
Fee Income.....	4,174	124,945
Other Operating Income.....	3,710	163,632
Gain (Loss) on Investments.....	(146)	(160)
Gain (Loss) on Disposition of Fixed Assets.....	100	(71)
Other Non-operating Income (Expense).....	56	292
TOTAL NON-INTEREST INCOME.....	<u>7,894</u>	<u>288,638</u>
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	12,336	267,466
Travel and Conference.....	203	4,849
Office Occupancy.....	1,309	33,110
Office Operations.....	5,130	84,782
Educational and Promotional.....	539	21,800
Loan Servicing.....	2,381	50,754
Professional and Outside Services.....	844	23,723
Member Insurance.....	63	77
Operating Fees.....	134	1,893
Miscellaneous Operating.....	1,218	17,844
TOTAL NON-INTEREST EXPENSE.....	<u>24,157</u>	<u>506,298</u>
NET INCOME.....	<u><u>\$ 8,367</u></u>	<u><u>\$ 196,500</u></u>
RESERVE TRANSFERS		
Required Transfer to Statutory Reserves.....	\$ 2,090	\$ 0

State Chartered Credit Unions
December 31, 2018

31 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Beckstrand & Associates Employees	City Center	Education First	Employees 1st	Fire- Fighters
	Alpine					
ASSETS						
Cash & Cash Equivalents.....	85,681	14,319	392	1,491	2,253	(2)
Loans:						
Unsecured.....	60,731	7,205	0	200	2,735	91
Auto.....	524,830	101,426	0	6,911	10,050	179
Real Estate.....	452,834	50,758	0	5,381	12,680	0
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	108,260	4,783	26	917	1,822	23
Total Loans.....	1,146,655	164,172	26	13,409	27,287	293
LESS: Allowance for Loan Losses.....	5,557	573	0	628	135	5
Loans Held for Sale.....	0	0	0	0	0	0
Total Investments.....	464,575	28,164	0	353	2,488	1,317
Land and Building (Net).....	34,056	4,699	0	117	278	0
Other Real Estate Owned.....	661	135	0	10	0	0
Other Fixed Assets.....	4,021	365	0	1	209	0
Other Assets.....	33,877	3,370	1	445	1,873	16
TOTAL ASSETS.....	1,763,969	214,651	419	15,198	34,253	1,619
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	172,469	31,391	0	75	7,266	0
Regular Shares.....	834,696	77,733	191	2,788	14,001	996
Money Market Shares.....	141,295	36,421	0	0	1,323	0
Certificates of Deposits.....	278,100	43,989	0	7,102	6,353	34
IRA / KEOGH & Retirement Accounts.....	85,191	879	0	631	816	86
All Other.....	28,425	51	0	3,730	1,107	38
Total Shares and Deposits.....	1,540,176	190,464	191	14,326	30,866	1,154
Borrowings.....	4,195	0	0	50	0	0
Dividends and Interest Payable.....	2,016	198	0	0	0	0
Accounts Payable and Other Liabilities.....	9,123	1,543	74	6	68	2
Regular Reserve.....	65,792	6,904	6	816	925	104
Other Reserves.....	(9,712)	(1,457)	0	0	0	0
Undivided Earnings.....	152,379	16,999	148	0	2,394	359
TOTAL LIABILITIES & EQUITY.....	1,763,969	214,651	419	15,198	34,253	1,619
						45,586

State Chartered Credit Unions
December 31, 2018

31 Reporting Figures in Thousands of Dollars	Freedom	Grand County*	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees	Member's First
ASSETS							
Cash.....	1,157	3,248	2,545	345	443	374	5,269
Loans:							
Unsecured.....	1,439	1,945	1,118	291	900	146	8,688
Auto.....	17,381	15,789	7,846	5,644	8,516	1,981	48,885
Real Estate.....	10,089	6,537	19,395	85	1,536	140	8,736
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,487	5,286	2,479	0	2,001	981	14,666
Total Loans.....	31,396	29,557	30,838	6,020	12,953	3,248	80,975
LESS: Allowance for Loan Losses.....	228	307	161	83	241	30	117
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	3,328	626	11,394	29	725	1,140	25,050
Land and Building (Net).....	292	1,462	3,195	0	728	0	4,528
Other Real Estate Owned.....	17	113	0	0	0	0	0
Other Fixed Assets.....	87	196	0	0	63	0	429
Other Assets.....	643	562	637	68	397	54	7,361
TOTAL ASSETS.....	<u>36,692</u>	<u>35,457</u>	<u>48,448</u>	<u>6,379</u>	<u>15,068</u>	<u>4,786</u>	<u>123,495</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	4,937	7,038	2,460	0	977	404	12,710
Regular Shares.....	14,445	15,084	23,679	1,965	2,237	1,204	27,428
Money Market Shares.....	1,854	4,385	0	0	8,598	0	42,913
Certificates of Deposits.....	7,424	3,858	5,556	1,756	742	1,497	15,407
IRA / KEOGH & Retirement Accounts.....	2,792	840	3,069	407	0	528	4,436
All Other Shares and Deposits.....	746	0	3,766	895	497	0	5,388
Total Shares and Deposits.....	32,198	31,205	38,530	5,023	13,051	3,633	108,282
Borrowings.....	0	1,300	0	0	845	0	0
Dividends and Interest Payable.....	27	0	15	3	0	0	20
Accounts Payable and Other Liabilities.....	388	108	23	15	12	13	1,555
Regular Reserve.....	1,296	774	3,261	340	501	449	8,100
Other Reserves.....	(265)	0	0	0	0	0	0
Undivided Earnings.....	3,048	2,070	6,619	998	659	691	5,538
TOTAL LIABILITIES & EQUITY.....	<u>36,692</u>	<u>35,457</u>	<u>48,448</u>	<u>6,379</u>	<u>15,068</u>	<u>4,786</u>	<u>123,495</u>

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions
December 31, 2018

31 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.....	4,352	1,108	5,692	1,212	3,737	70	795
Loans:							
Unsecured.....	804	1,485	3,275	872	2,071	14	21
Auto.....	9,378	5,378	46,380	6,873	33,469	203	1,755
Real Estate.....	5,267	9,073	15,052	3,186	18,974	18	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	4,918	725	6,696	1,677	6,312	14	96
Total Loans.....	20,367	16,661	71,403	12,608	60,826	249	1,872
LESS: Allowance for Loan Losses.....	38	103	332	136	265	5	70
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	13,130	11,790	11,449	3,016	2,028	3	122
Land and Building (Net).....	140	1,121	3,340	0	1,146	0	0
Other Real Estate Owned.....	95	0	223	0	0	0	0
Other Fixed Assets.....	124	9	222	14	310	0	0
Other Assets.....	430	1,334	1,162	277	877	3	25
TOTAL ASSETS.....	<u>38,600</u>	<u>31,920</u>	<u>93,159</u>	<u>16,991</u>	<u>68,659</u>	<u>320</u>	<u>2,744</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	8,625	3,472	11,343	2,981	6,853	0	0
Regular Shares.....	24,932	8,911	35,752	10,055	20,368	184	2,393
Money Market Shares.....	0	6,824	0	0	3,014	0	0
Certificates of Deposits.....	315	5,217	20,060	598	23,011	47	0
IRA / KEOGH & Retirement Accounts.....	748	1,907	3,231	1,567	7,988	0	0
All Other Shares and Deposits.....	0	0	5,739	293	0	0	0
Total Shares and Deposits.....	34,620	26,331	76,125	15,494	61,234	231	2,393
Borrowings.....	0	2,000	0	0	0	0	0
Dividends and Interest Payable.....	0	4	61	1	104	0	0
Accounts Payable and Other Liabilities.....	202	142	521	53	410	0	0
Regular Reserve.....	1,250	1,119	3,483	975	2,479	30	119
Other Reserves.....	(504)	0	(195)	117	(82)	0	7
Undivided Earnings.....	3,032	2,324	13,164	351	4,514	59	225
TOTAL LIABILITIES & EQUITY.....	<u>38,600</u>	<u>31,920</u>	<u>93,159</u>	<u>16,991</u>	<u>68,659</u>	<u>320</u>	<u>2,744</u>

State Chartered Credit Unions
December 31, 2018

31 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>Trans West</u>	<u>Tri County</u>
ASSETS							
Cash.....	1,631	2,001	102	448	687	7,843	106
Loans:							
Unsecured.....	164	2,674	24	69	255	6,535	26
Auto.....	2,313	11,513	662	569	2,962	31,259	44
Real Estate.....	0	165	0	159	0	67,906	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	381	1,178	14	245	682	5,428	0
Total Loans.....	2,858	15,530	700	1,042	3,899	111,128	70
LESS: Allowance for Loan Losses.....	19	257	11	17	40	775	5
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	205	2,082	218	374	1,373	17,798	0
Land and Building (Net).....	0	179	0	13	0	3,135	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	1	265	0	1	0	319	0
Other Assets.....	36	308	18	47	77	2,224	1
TOTAL ASSETS.....	<u>4,712</u>	<u>20,108</u>	<u>1,027</u>	<u>1,908</u>	<u>5,996</u>	<u>141,672</u>	<u>172</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	3,340	0	270	385	22,382	0
Regular Shares.....	3,571	7,049	940	1,447	3,078	40,318	121
Money Market Shares.....	0	0	0	0	1,676	28,782	0
Certificates of Deposits.....	0	2,885	0	0	80	28,070	0
IRA / KEOGH & Retirement Accounts.....	0	2,170	0	51	0	6,761	0
All Other Shares and Deposits.....	0	2,234	0	0	0	1,325	0
Total Shares and Deposits.....	3,571	17,678	940	1,768	5,219	127,638	121
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	63	2	11	4	1,094	5
Regular Reserve.....	202	846	42	129	338	5,791	24
Other Reserves.....	0	0	0	0	0	(180)	19
Undivided Earnings.....	938	1,521	43	0	435	7,329	3
TOTAL LIABILITIES & EQUITY.....	<u>4,712</u>	<u>20,108</u>	<u>1,027</u>	<u>1,908</u>	<u>5,996</u>	<u>141,672</u>	<u>172</u>

State Chartered Credit Unions
December 31, 2018

31 Reporting Figures in Thousands of Dollars	<u>Uintah</u>	<u>Utah Heritage</u>	<u>Utah Power</u>	<u>Utah Prison Employees</u>
ASSETS				
Cash.....	1,688	4,098	14,673	274
Loans:				
Unsecured.....	150	2,771	12,345	270
Auto.....	894	16,322	112,971	1,605
Real Estate.....	0	30,077	176,112	0
Leases Receivable.....	0	0	0	0
All Other Members.....	253	8,004	31,769	435
Total Loans.....	1,297	57,174	333,197	2,310
LESS: Allowance for Loan Losses.....	4	256	537	57
Loans Held for Sale.....	0	0	0	0
Total Investments.....	522	7,274	310,173	725
Land and Building (Net).....	0	2,569	6,514	0
Other Real Estate Owned.....	0	0	68	0
Other Fixed Assets.....	0	158	1,045	6
Other Assets.....	36	1,068	9,872	46
TOTAL ASSETS.....	<u>3,539</u>	<u>72,085</u>	<u>675,005</u>	<u>3,304</u>
LIABILITIES AND EQUITY				
Deposits:				
Share Drafts.....	0	9,358	28,620	0
Regular Shares.....	3,032	20,537	453,247	1,888
Money Market Shares.....	0	3,132	0	0
Certificates of Deposits.....	0	26,382	66,244	1,082
IRA / KEOGH & Retirement Accounts.....	0	4,228	39,608	41
All Other Shares and Deposits.....	0	16	0	0
Total Shares and Deposits.....	3,032	63,653	587,719	3,011
Borrowings.....	0	0	0	0
Dividends and Interest Payable.....	0	25	1,531	0
Accounts Payable and Other Liabilities.....	1	845	1,876	5
Regular Reserve.....	150	3,097	19,882	265
Other Reserves.....	0	0	(7,173)	0
Undivided Earnings.....	356	4,465	71,170	23
TOTAL LIABILITIES & EQUITY.....	<u>3,539</u>	<u>72,085</u>	<u>675,005</u>	<u>3,304</u>

Federal Chartered Credit Unions
December 31, 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.....	1,404,932	354,907	4,364	3,871	440	15,601	52,809
Loans:							
Unsecured.....	1,867,219	801,735	42,286	4,479	607	56,368	27,738
Auto.....	10,271,822	4,528,570	62,631	49,695	1,988	450,587	224,453
Real Estate.....	7,982,602	1,989,568	76,980	8,101	1,690	265,337	251,328
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,797,301	1,103,793	11,798	10,971	562	129,477	11,782
Total Loans.....	21,918,944	8,423,666	193,695	73,246	4,847	901,769	515,301
LESS: Allowance for Loan Losses.....	245,614	134,365	1,107	242	6	4,902	4,249
Loans Held for Sale.....	56,293	26,069	0	0	0	2,167	2,577
Total Investments.....	2,070,468	1,158,398	13,655	49,214	603	7,387	75,174
Land and Building (Net).....	726,063	194,345	5,673	3,007	0	25,253	27,896
Other Real Estate Owned.....	37,336	28,448	33	2	0	276	0
Other Fixed Assets.....	112,450	45,855	636	272	2	2,991	4,234
Other Assets.....	656,329	225,118	20,073	2,594	90	25,422	20,777
TOTAL ASSETS.....	26,737,201	10,322,441	237,022	131,964	5,976	975,964	694,519
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	3,772,756	1,881,553	31,098	16,299	158	166,647	156,348
Regular Shares.....	5,670,524	2,183,258	48,140	51,167	3,099	250,925	228,600
Money Market Shares.....	5,869,377	2,679,059	44,941	4,014	0	106,036	107,851
Certificates of Deposits.....	4,976,542	1,805,658	53,497	25,528	1,714	223,878	121,893
IRA / KEOGH & Retirement Accounts.....	1,152,052	517,001	12,288	4,513	6	64,690	26,276
All Other Shares and Deposits.....	1,772,474	30,535	7,137	0	0	33,065	0
Total Shares and Deposits.....	23,213,725	9,097,064	197,101	101,521	4,977	845,241	640,968
Borrowings.....	437,332	0	7,055	0	0	12,000	0
Dividends and Interest Payable.....	5,824	4,489	0	19	7	0	329
Accounts Payable and Other Liabilities.....	315,587	165,309	786	193	10	7,054	8,265
Regular Reserve.....	178,389	0	1,583	1,200	211	12,893	14,368
Other Reserves.....	1,283,244	1,055,508	3,077	0	0	(612)	(1,964)
Undivided Earnings.....	1,303,100	71	27,420	29,031	771	99,388	32,553
TOTAL LIABILITIES & EQUITY.....	26,737,201	10,322,441	237,022	131,964	5,976	975,964	694,519

Federal Chartered Credit Unions
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31 Reporting Figures in Thousands Dollars	<u>Desertview</u>	<u>Devils Slide</u>	<u>Eastern Utah Community</u>	<u>Gibbons & Reed Employees</u>	<u>Goldenwest</u>	<u>Granite</u>	<u>Granite Furniture Employees</u>
ASSETS							
Cash.....	1,685	3,845	3,825	410	78,479	9,440	371
Loans:							
Unsecured.....	1,104	87	2,765	85	71,727	11,566	50
Auto.....	9,486	5,681	36,395	1,732	528,050	97,194	616
Real Estate.....	5,942	0	26,813	0	555,803	229,043	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,589	2,616	13,755	354	59,844	5,504	110
Total Loans.....	20,121	8,384	79,728	2,171	1,215,424	343,307	776
LESS: Allowance for Loan Losses.....	1,241	69	399	31	16,750	2,778	14
Loans Held for Sale.....	0	0	0	0	4,392	0	0
Total Investments.....	12,155	1,007	43,380	2,931	178,236	90,417	4
Land and Building (Net).....	131	158	1,833	0	48,658	5,657	0
Other Real Estate Owned.....	0	0	78	0	714	0	0
Other Fixed Assets.....	113	17	199	12	5,493	946	0
Other Assets.....	494	107	1,754	48	38,971	7,848	7
TOTAL ASSETS.....	<u>33,458</u>	<u>13,449</u>	<u>130,398</u>	<u>5,541</u>	<u>1,553,617</u>	<u>454,837</u>	<u>1,144</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	4,949	0	25,450	0	249,291	66,963	0
Regular Shares.....	6,446	6,996	42,433	4,250	522,528	97,488	781
Money Market Shares.....	13,178	0	18,699	0	159,133	160,200	0
Certificates of Deposits.....	2,704	4,484	21,130	0	316,423	64,664	0
IRA / KEOGH & Retirement Accounts.....	1,664	0	6,069	0	66,954	13,131	34
All Other Shares and Deposits.....	0	124	0	367	0	343	0
Total Shares and Deposits.....	28,941	11,604	113,781	4,617	1,314,329	402,789	815
Borrowings.....	0	0	2,000	0	500	0	0
Dividends and Interest Payable.....	0	0	55	0	0	0	0
Accounts Payable and Other Liabilities.....	62	115	548	6	21,752	3,740	0
Regular Reserve.....	550	117	2,601	643	15,006	12,629	52
Other Reserves.....	0	100	0	0	201,027	(2,040)	93
Undivided Earnings.....	3,905	1,513	11,413	275	1,003	37,719	184
TOTAL LIABILITIES & EQUITY.....	<u>33,458</u>	<u>13,449</u>	<u>130,398</u>	<u>5,541</u>	<u>1,553,617</u>	<u>454,837</u>	<u>1,144</u>

Federal Chartered Credit Unions
December 31, 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.....	2,266	5,756	28,213	857	544	2,197	696,184
Loans:							
Unsecured.....	2,925	8,798	15,227	446	452	757	663,757
Auto.....	30,844	43,987	61,296	7,645	8,498	11,856	3,013,051
Real Estate.....	18,429	32,608	86,292	2,317	5,030	3,914	3,147,619
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	7,185	7,601	16,448	1,560	1,549	3,545	162,862
Total Loans.....	59,383	92,994	179,263	11,968	15,529	20,072	6,987,289
LESS: Allowance for Loan Losses.....	225	1,730	533	62	71	102	51,552
Loans Held for Sale.....	0	0	0	0	0	0	14,575
Total Investments.....	36,267	39,113	65,266	11,012	6,326	3,995	39,474
Land and Building (Net).....	510	4,300	4,238	1,017	0	0	309,880
Other Real Estate Owned.....	30	0	7	0	0	0	5,709
Other Fixed Assets.....	326	804	639	27	17	45	37,303
Other Assets.....	4,312	2,443	4,273	235	260	334	173,337
TOTAL ASSETS.....	102,869	143,680	281,366	25,054	22,605	26,541	8,212,199
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	9,625	25,632	61,420	651	1,556	3,829	420,801
Regular Shares.....	35,808	33,052	88,343	19,379	11,276	7,002	1,253,057
Money Market Shares.....	18,871	41,373	56,088	0	0	3,943	1,673,553
Certificates of Deposits.....	13,762	18,492	43,448	0	4,078	6,916	1,729,993
IRA / KEOGH & Retirement Accounts.....	9,564	4,133	6,026	0	1,908	1,538	312,950
All Other Shares and Deposits.....	0	4,566	0	1,628	0	0	1,609,099
Total Shares and Deposits.....	87,630	127,248	255,325	21,658	18,818	23,228	6,999,453
Borrowings.....	3,455	0	0	0	0	0	375,059
Dividends and Interest Payable.....	48	42	182	0	5	3	0
Accounts Payable and Other Liabilities.....	1,490	1,222	1,600	0	27	16	71,914
Regular Reserve.....	2,712	3,244	4,961	602	292	640	63,045
Other Reserves.....	2,828	9,600	(3,130)	57	0	(40)	2,015
Undivided Earnings.....	4,706	2,324	22,428	2,737	3,463	2,694	700,713
TOTAL LIABILITIES & EQUITY.....	102,869	143,680	281,366	25,054	22,605	26,541	8,212,199

Federal Chartered Credit Unions
December 31, 2018

31 Reporting Figures in Thousands Dollars	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah	Utah Community	Utah First
ASSETS							
Cash.....	1,155	124	749	56,571	1,375	59,487	6,894
Loans:							
Unsecured.....	22	33	174	52,115	1,112	59,891	23,776
Auto.....	11,726	682	1,171	427,101	4,740	434,610	101,888
Real Estate.....	12,965	0	0	320,159	4,359	500,259	222,727
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,138	93	161	101,061	1,223	66,894	12,719
Total Loans.....	29,851	808	1,506	900,436	11,434	1,061,654	361,110
LESS: Allowance for Loan Losses.....	316	13	14	7,813	28	12,591	3,383
Loans Held for Sale.....	0	0	0	1,155	0	5,358	0
Total Investments.....	420	9	1,047	34,655	7,099	171,380	2,915
Land and Building (Net).....	500	0	0	22,410	181	37,944	21,026
Other Real Estate Owned.....	0	0	0	1,540	0	425	0
Other Fixed Assets.....	4	0	3	3,411	40	5,942	1,368
Other Assets.....	337	11	32	25,467	309	51,147	16,887
TOTAL ASSETS.....	<u>31,951</u>	<u>939</u>	<u>3,323</u>	<u>1,037,832</u>	<u>20,410</u>	<u>1,380,746</u>	<u>406,817</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	294	0	0	203,045	3,097	302,188	70,098
Regular Shares.....	19,019	707	1,845	213,295	3,542	319,127	89,985
Money Market Shares.....	0	0	0	298,620	5,903	325,344	62,067
Certificates of Deposits.....	864	0	1,065	170,724	3,797	167,493	73,938
IRA / KEOGH & Retirement Accounts.....	0	0	0	31,005	1,348	32,943	18,180
All Other Shares and Deposits.....	0	0	0	0	327	63,512	21,229
Total Shares and Deposits.....	20,177	707	2,910	916,689	18,014	1,210,607	335,497
Borrowings.....	333	0	0	0	0	0	20,000
Dividends and Interest Payable.....	51	1	0	585	5	0	0
Accounts Payable and Other Liabilities.....	193	1	3	6,590	27	19,318	4,270
Regular Reserve.....	1,655	85	84	10,965	409	8,027	15,000
Other Reserves.....	0	0	0	7,656	0	(1,370)	84
Undivided Earnings.....	9,542	145	326	95,347	1,955	144,164	31,966
TOTAL LIABILITIES & EQUITY.....	<u>31,951</u>	<u>939</u>	<u>3,323</u>	<u>1,037,832</u>	<u>20,410</u>	<u>1,380,746</u>	<u>406,817</u>

Federal Chartered Credit Unions
December 31, 2018

31 Reporting Figures in Thousands Dollars	<u>Valley Wide</u>	<u>Varex</u>	<u>Wasatch Peaks</u>	<u>Weber State</u>
ASSETS				
Cash.....	63	669	9,612	2,166
Loans:				
Unsecured.....	4	750	9,853	6,531
Auto.....	297	4,482	76,913	33,960
Real Estate.....	0	1,851	153,350	60,116
Leases Receivable.....	0	0	0	0
All Other Members.....	88	793	49,171	5,054
Total Loans.....	389	7,876	289,287	105,661
LESS: Allowance for Loan Losses.....	4	15	765	244
Loans Held for Sale.....	0	0	0	0
Total Investments.....	0	6,735	7,233	4,967
Land and Building (Net).....	0	0	7,887	3,557
Other Real Estate Owned.....	0	0	75	0
Other Fixed Assets.....	0	13	1,119	617
Other Assets.....	5	210	27,841	5,585
TOTAL ASSETS.....	<u>453</u>	<u>15,488</u>	<u>342,289</u>	<u>122,309</u>
LIABILITIES AND EQUITY				
Deposits:				
Share Drafts.....	0	1,956	51,373	18,436
Regular Shares.....	353	4,985	96,330	27,310
Money Market Shares.....	0	3,702	51,250	35,552
Certificates of Deposits.....	0	1,186	74,992	24,221
IRA / KEOGH & Retirement Accounts.....	0	770	14,645	4,414
All Other Shares and Deposits.....	0	206	335	0
Total Shares and Deposits.....	353	12,805	288,925	109,933
Borrowings.....	0	0	16,930	0
Dividends and Interest Payable.....	0	2	0	0
Accounts Payable and Other Liabilities.....	4	34	441	595
Regular Reserve.....	19	561	2,863	1,377
Other Reserves.....	0	0	10,053	300
Undivided Earnings.....	77	2,086	23,077	10,104
TOTAL LIABILITIES & EQUITY.....	<u>453</u>	<u>15,488</u>	<u>342,289</u>	<u>122,309</u>

Out-of-State Credit Unions with Branches in Utah
December 31, 2018

4 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service
ASSETS					
Cash.....	506,510	70,730	207,245	27,272	201,263
Loans:					
Unsecured.....	1,539,279	156,533	417,937	60,357	904,451
Auto.....	8,176,707	1,104,945	1,795,937	218,803	5,057,023
Real Estate.....	5,787,149	469,135	2,305,856	336,822	2,675,336
Leases Receivable.....	0	0	0	0	0
All Other Members.....	260,046	38,378	44,569	45,031	132,068
Total Loans.....	15,763,181	1,768,991	4,564,299	661,013	8,768,878
LESS: Allowance for Loan Losses.....	143,902	18,075	29,770	6,887	89,170
Loans Held for Sale.....	54,686	950	20,953	0	32,783
Total Investments.....	1,360,796	130,980	740,556	423,246	66,014
Land and Building (Net).....	371,717	34,367	63,038	15,474	258,838
Other Real Estate Owned.....	13,380	1,031	6,894	472	4,983
Other Fixed Assets.....	92,489	12,096	23,758	2,798	53,836
Other Assets.....	616,026	198,621	159,330	16,120	241,956
TOTAL ASSETS.....	18,634,883	2,199,691	5,756,303	1,139,508	9,539,381
LIABILITIES AND EQUITY					
Deposits:					
Share Drafts.....	3,016,069	438,301	977,704	118,355	1,481,709
Regular Shares.....	3,990,768	505,285	1,559,661	383,018	1,542,805
Money Market Shares.....	2,931,527	315,373	1,798,392	147,630	670,131
Certificates of Deposits.....	4,753,938	506,368	357,284	211,599	3,678,688
IRA / KEOGH & Retirement Accounts.....	952,303	96,701	282,611	54,144	518,847
All Other Shares and Deposits.....	193,462	33,468	11,674	0	148,319
Total Shares and Deposits.....	15,838,067	1,895,496	4,987,326	914,746	8,040,499
Borrowings.....	659,601	82,097	0	51,742	525,761
Dividends and Interest Payable.....	4,260	233	0	0	4,028
Accounts Payable and Other Liabilities.....	154,856	22,258	55,610	6,150	70,838
Regular Reserve.....	154,962	18,530	58,272	18,030	60,130
Other Reserves.....	14,417	20,828	(9,013)	2,179	423
Undivided Earnings.....	1,808,720	160,249	664,108	146,661	837,702
TOTAL LIABILITIES & EQUITY.....	18,634,883	2,199,691	5,756,303	1,139,508	9,539,381

**Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Twelve Month Period Ending December 31, 2018**

**31 State and 31 Federal Reporting
Figures in Thousands**

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 52,066	\$ 990,446
LESS: Interest Refund.....	9	8
Income from Investments.....	10,398	63,919
Income (Loss) from Trading Securities.....	0	(2)
TOTAL INTEREST INCOME.....	62,455	1,054,355
INTEREST EXPENSES		
Dividends on Shares.....	11,378	152,430
Interest on Deposits.....	3,878	0
Interest on Borrowed Money.....	40	7,365
TOTAL INTEREST INCOME.....	15,296	159,795
Provision for Loan Loss.....	3,538	161,000
NET INTEREST INCOME.....	43,621	733,560
NON-INTEREST INCOME		
Fee Income.....	9,394	235,728
Other Operating Income.....	7,482	311,704
Gain (Loss) on Investments.....	3	261
Gain (Loss) on Disposition of Fixed Assets.....	65	1,009
Other Non-operating Income (Expense).....	36	2,515
TOTAL NON-INTEREST INCOME.....	16,980	551,217
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	23,442	490,898
Travel and Conference.....	468	10,214
Office Occupancy.....	2,641	60,344
Office Operations.....	9,720	163,261
Educational and Promotional.....	1,007	43,075
Loan Servicing.....	4,631	103,549
Professional and Outside Services.....	1,626	40,023
Member Insurance.....	127	146
Operating Fees.....	307	3,447
Miscellaneous Operating.....	2,024	36,372
TOTAL NON-INTEREST EXPENSE.....	45,993	951,329
NET INCOME.....	\$ 14,608	\$ 333,448
RESERVE TRANSFERS		
Required Transfer to Statutory Reserves.....	\$ 2,668	\$ 695

Industrial Banks

State Chartered Industrial Banks
June 30, 2019

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	Steve Sorenson (Interim)
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	Ed Haidenthaler
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	Tim Laukka

Changes in Industrial Banks

<u>Industrial Banks and Branches:</u>	<u>June 30, 2018</u>	<u>June 30, 2019</u>
Industrial Banks	14	14
Branches	0	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

**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>
Square, Inc.....	09-07-17	Pending	Pending	SF

State Chartered Industrial Banks
June 30, 2019

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.....	9,884,125	871,821	66,509	1,751,767	103,310	30,300
Securities.....	18,658,659	2,204,740	6,174	119,050	25,666	543
Federal Funds Sold.....	196,208	100	25,667	0	0	0
Loan & Lease Financing Receivables..	98,212,519	7,297,062	732,191	7,776,705	2,259,459	12,514
LESS: Allowance for Losses.....	1,464,275	18,098	10,480	368,319	28,264	0
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	140,715	921	25,417	316	2,001	28
Other Real Estate Owned.....	1,461	0	1,461	0	0	0
Investments in Unconsolidated Subs...	5,000	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	416,010	0	24,174	50,790	51	0
Other Assets.....	3,324,432	28,056	27,380	367,647	54,511	1,869
TOTAL ASSETS.....	129,374,854	10,384,602	898,493	9,697,956	2,416,734	45,254
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,295,688	0	63,118	15,501	2,455	1,760
Deposits (Interest-Bearing).....	99,845,966	6,471,085	609,576	7,340,420	2,131,894	24,965
Federal Funds Purchased.....	400,000	400,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	7,633,231	1,680,979	31,000	690,000	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	2,183,429	222,951	23,084	337,882	32,512	4,604
TOTAL LIABILITIES.....	113,358,314	8,775,015	726,778	8,383,803	2,166,861	31,329
EQUITY CAPITAL						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,182	1	100	1	1	1,705
Surplus.....	5,329,730	492,728	6,841	366,072	29,409	13,493
Undivided Profits.....	10,648,598	1,116,858	164,774	948,080	220,463	(1,273)
TOTAL EQUITY CAPITAL.....	16,016,540	1,609,587	171,715	1,314,153	249,873	13,925
TOTAL LIABILITIES & EQUITY.....	129,374,854	10,384,602	898,493	9,697,956	2,416,734	45,254

State Chartered Industrial Banks
June 30, 2019

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.....	4,439	161	280,107	318,010	4,094,285	34,375
Securities.....	1,416	44,819	60,272	8,441,846	331,541	434,905
Federal Funds Sold.....	11,989	37,010	90,959	500	0	0
Loan & Lease Financing Receivables..	155,195	1,013,282	3,623,270	1,143,339	23,659,141	227,006
LESS: Allowance for Losses.....	4,053	59,674	495,355	11,701	383,997	4,092
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	82	370	3,538	0	102,076	118
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	320,767	0	0
Other Assets.....	409	73,393	366,669	87,280	1,682,720	32,613
TOTAL ASSETS.....	169,477	1,109,361	3,929,460	10,300,041	29,485,766	724,925
LIABILITIES						
Deposits (Noninterest-Bearing).....	953	0	332,479	1,693,646	7,812	38,551
Deposits (Interest-Bearing).....	136,544	927,758	2,728,341	6,677,232	21,549,307	555,577
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	584	0	0	0	4,665,010	5,216
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	5,803	10,103	48,366	495,575	268,898	52,564
TOTAL LIABILITIES.....	143,884	937,861	3,109,186	8,866,453	26,491,027	651,908
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	55,807	418,949	1,864,858	57,588
Undivided Profits.....	17,866	66,697	764,457	1,014,638	1,129,880	15,428
TOTAL EQUITY CAPITAL.....	25,593	171,500	820,274	1,433,588	2,994,739	73,017
TOTAL LIABILITIES & EQUITY.....	169,477	1,109,361	3,929,460	10,300,041	29,485,766	724,925

State Chartered Industrial Banks
June 30, 2019

14 Reporting Figures In Thousands of Dollars	UBS Bank USA	WebBank	WEX Bank
ASSETS			
Cash and Due.....	1,819,346	143,836	365,859
Securities.....	6,902,065	60,454	25,168
Federal Funds Sold.....	0	29,676	307
Loan & Lease Financing Receivables..	47,003,547	648,164	2,661,644
LESS: Allowance for Losses.....	32,374	29,436	18,432
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	1,982	3,822	44
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	0	0	5,000
Investments in RE Ventures.....	0	0	0
Intangible Assets.....	11,483	8,745	0
Other Assets.....	390,401	59,342	152,142
TOTAL ASSETS.....	56,096,450	924,603	3,191,732
LIABILITIES			
Deposits (Noninterest-Bearing).....	8,337	35,730	1,095,346
Deposits (Interest-Bearing).....	48,508,653	715,507	1,469,107
Federal Funds Purchased.....	0	0	0
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	500,061	2,882	57,499
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	441,213	19,001	220,873
TOTAL LIABILITIES.....	49,458,264	773,120	2,842,825
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	1,109	5,250
Surplus.....	1,909,965	25,366	6,155
Undivided Profits.....	4,728,220	125,008	337,502
TOTAL EQUITY CAPITAL.....	6,638,186	151,483	348,907
TOTAL LIABILITIES & EQUITY.....	56,096,450	924,603	3,191,732

**Consolidated Income Statement
State Chartered Industrial Banks
For The Six Month Period Ending June 30, 2019**

14 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 291,779
Commercial & Industrial Loans.....	461,342
Credit Cards.....	1,113,618
Installment Loans.....	2,020,587
All Other Loans.....	72,051
Income from Financing Receivables.....	9,644
Interest on Balances Due.....	94,074
Securities.....	237,662
Trading Assets.....	0
Interest on Federal Funds.....	14,214
Other Interest Income.....	<u>2,291</u>
TOTAL INTEREST INCOME.....	<u>4,317,262</u>
INTEREST EXPENSE	
Transaction Accounts.....	2,884
Savings Deposits (Includes MMDAs).....	263,303
Time Deposits of \$100,000 or More.....	7,419
Time Deposits of Less Than \$100,000.....	461,702
Foreign Offices.....	0
Federal Funds Purchased.....	4,139
Trading Liabilities & Other Borrowed Money.....	132,022
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>871,469</u>
NET INTEREST INCOME.....	<u>3,445,793</u>
Provision for Loan Loss.....	622,312
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	43,004
Trading Revenue.....	0
Net Servicing Fees.....	64,003
Net Gains (Losses) on Sales of Other Assets.....	37,350
Other.....	<u>507,219</u>
TOTAL NONINTEREST INCOME.....	<u>651,576</u>
Gains (Losses) on Securities.....	2,656
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	279,322
Premises & Fixed Assets.....	23,289
Other.....	<u>1,171,251</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,473,862</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>2,003,851</u>
Applicable Income Taxes.....	505,780
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>23,568</u>
NET INCOME.....	<u>\$ 1,521,639</u>

State Chartered Industrial Banks
December 31, 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.....	10,477,318	566,358	43,825	1,458,845	88,744	19,526
Securities.....	16,560,481	2,218,934	6,176	117,504	21,933	532
Federal Funds Sold.....	2,004,601	100	23,002	0	0	0
Loan & Lease Financing Receivables..	95,718,046	7,360,811	696,007	7,555,373	1,881,532	15,732
LESS: Allowance for Losses.....	1,424,120	30,185	9,787	368,653	24,333	0
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	113,905	359	25,896	351	2,422	35
Other Real Estate Owned.....	1,615	0	1,615	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.....	423,935	0	23,816	59,057	256	0
Other Assets.....	2,957,702	50,299	27,926	333,920	44,725	2,142
TOTAL ASSETS.....	126,833,483	10,166,676	838,476	9,156,397	2,015,279	37,967
LIABILITIES						
Deposits (Noninterest-Bearing).....	2,820,132	0	53,176	14,100	2,270	204
Deposits (Interest-Bearing).....	98,905,622	6,127,028	610,437	6,556,021	1,760,417	19,422
Federal Funds Purchased.....	390,000	390,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	8,155,336	1,750,660	0	1,145,000	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	1,946,001	217,989	19,583	266,466	24,177	5,561
TOTAL LIABILITIES.....	112,217,091	8,485,677	683,196	7,981,587	1,786,864	25,187
EQUITY CAPITAL						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,182	1	100	1	1	1,705
Surplus.....	5,312,550	489,999	6,841	365,963	29,409	13,493
Undivided Profits.....	9,265,630	1,190,999	148,339	808,846	199,005	(2,418)
TOTAL EQUITY CAPITAL.....	14,616,392	1,680,999	155,280	1,174,810	228,415	12,780
TOTAL LIABILITIES & EQUITY.....	126,833,483	10,166,676	838,476	9,156,397	2,015,279	37,967

State Chartered Industrial Banks
December 31, 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.....	2,333	124	414,145	485,834	2,646,548	32,472
Securities.....	1,479	45,324	54,101	7,283,572	176,245	422,125
Federal Funds Sold.....	12,344	33,870	100,931	500	0	0
Loan & Lease Financing Receivables..	160,749	938,222	3,601,553	1,065,741	22,615,806	237,580
LESS: Allowance for Losses.....	3,802	60,137	504,480	11,442	341,121	3,947
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	84	391	4,014	10	79,052	4
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	328,497	0	0
Other Assets.....	410	66,085	220,564	99,934	1,409,046	23,883
TOTAL ASSETS.....	173,597	1,023,879	3,890,828	9,252,646	26,585,576	712,117
LIABILITIES						
Deposits (Noninterest-Bearing).....	1,127	0	232,874	1,618,537	1,076	39,234
Deposits (Interest-Bearing).....	140,490	848,140	2,854,516	6,064,481	19,325,292	568,103
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	824	0	0	0	4,133,637	10,299
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	6,696	8,743	43,029	454,297	218,856	26,490
TOTAL LIABILITIES.....	149,137	856,883	3,130,419	8,137,315	23,678,861	644,126
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	55,053	418,867	1,851,352	57,588
Undivided Profits.....	16,733	62,193	705,346	696,463	1,055,362	10,402
TOTAL EQUITY CAPITAL.....	24,460	166,996	760,409	1,115,331	2,906,715	67,991
TOTAL LIABILITIES & EQUITY.....	173,597	1,023,879	3,890,828	9,252,646	26,585,576	712,117

State Chartered Industrial Banks
December 31, 2018

14 Reporting Figures In Thousands of Dollars	UBS Bank USA	WebBank	WEX Bank
ASSETS			
Cash and Due.....	4,173,749	234,783	310,032
Securities.....	6,137,346	50,805	24,405
Federal Funds Sold.....	1,824,245	9,318	291
Loan & Lease Financing Receivables..	46,863,744	523,924	2,201,272
LESS: Allowance for Losses.....	31,130	17,659	17,444
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	44	1,191	52
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	0	0	0
Investments in RE Ventures.....	0	0	0
Intangible Assets.....	12,309	0	0
Other Assets.....	385,863	69,216	223,689
TOTAL ASSETS.....	59,366,170	871,578	2,742,297
LIABILITIES			
Deposits (Noninterest-Bearing).....	4,345	53,693	799,496
Deposits (Interest-Bearing).....	52,238,439	658,233	1,134,603
Federal Funds Purchased.....	0	0	0
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	1,000,067	0	114,849
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	249,845	16,651	387,618
TOTAL LIABILITIES.....	53,492,696	728,577	2,436,566
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	1,109	5,250
Surplus.....	1,909,965	25,366	6,155
Undivided Profits.....	3,963,508	116,526	294,326
TOTAL EQUITY CAPITAL.....	5,873,474	143,001	305,731
TOTAL LIABILITIES & EQUITY.....	59,366,170	871,578	2,742,297

**Consolidated Income Statement
State Chartered Industrial Banks
For The Twelve Month Period Ending December 31, 2018**

**14 Reporting
Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 491,089
Commercial & Industrial Loans.....	885,229
Credit Cards.....	2,240,482
Installment Loans.....	3,554,034
All Other Loans.....	126,757
Income from Financing Receivables.....	17,164
Interest on Balances Due.....	139,937
Securities.....	452,712
Trading Assets.....	0
Federal Funds Sold.....	7,380
Other Interest Income.....	<u>2,416</u>
TOTAL INTEREST INCOME.....	7,917,200
INTEREST EXPENSE	
Transaction Accounts.....	4,395
Savings Deposits (Includes MMDAs).....	432,288
Time Deposits of \$100,000 or More.....	9,058
Time Deposits of Less Than \$100,000.....	578,818
Foreign Offices.....	0
Federal Funds Purchased.....	17,859
Trading Liabilities & Other Borrowed Money.....	244,399
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>1,286,817</u>
NET INTEREST INCOME.....	6,630,383
Provision for Loan Loss.....	1,217,611
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	76,381
Trading Revenue.....	0
Net Servicing Fees.....	127,788
Net Gains (Losses) on Sale of Other Assets.....	70,065
Other.....	<u>931,600</u>
TOTAL NONINTEREST INCOME.....	1,205,834
Gains (Losses) on Securities.....	(4,959)
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	477,872
Premises & Fixed Assets.....	46,122
Other.....	<u>2,213,140</u>
TOTAL NONINTEREST EXPENSE.....	<u>2,737,134</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	3,876,513
Applicable Income Taxes.....	974,466
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 2,902,047</u>

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Savings and Loan Associations

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2019**

<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, 2019**

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due.....	10,376,000
Securities.....	6,401,000
Federal Funds Sold.....	0
Loan & Lease Financing Receivables.....	77,727,000
LESS: Allowance for Losses.....	5,231,000
Trading Assets.....	0
Premises and Fixed Assets.....	11,000
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs.....	48,000
Investments in RE Ventures.....	163,000
Intangible Assets.....	1,081,000
Other Assets.....	<u>1,452,000</u>
TOTAL ASSETS.....	<u>92,028,000</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	274,000
Deposits (Interest-Bearing).....	68,287,000
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	6,609,000
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>4,744,000</u>
TOTAL LIABILITIES.....	<u>79,914,000</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	5,451,000
Undivided Profits.....	<u>6,662,000</u>
TOTAL EQUITY CAPITAL.....	<u>12,114,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>92,028,000</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Six Month Period Ending June 30, 2019

1 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	86,000
Credit Cards.....	6,349,000
Installment Loans.....	89,000
All Other Loans.....	7,000
Income from Financing Receivables.....	0
Interest on Balances Due.....	119,000
Securities.....	72,000
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	<u>2,000</u>
TOTAL INTEREST INCOME.....	<u>6,724,000</u>
INTEREST EXPENSE	
Transaction Accounts.....	36,000
Savings Deposits (Includes MMDAs).....	241,000
Time Deposits of \$100,000 or More.....	86,000
Time Deposits of Less Than \$100,000.....	437,000
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	147,000
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>947,000</u>
NET INTEREST INCOME.....	<u>5,777,000</u>
Provision for Loan Loss.....	1,903,000
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	0
Trading Revenue.....	0
Net Servicing Fees.....	54,000
Net Gains (Losses) on Sales of Other Assets.....	153,000
Other.....	<u>156,000</u>
TOTAL NONINTEREST INCOME.....	<u>363,000</u>
Gains (Losses) on Securities.....	1,000
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	577,000
Premises & Fixed Assets.....	3,000
Other.....	<u>1,515,000</u>
TOTAL NONINTEREST EXPENSE.....	<u>2,095,000</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>2,143,000</u>
Applicable Income Taxes.....	522,000
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 1,621,000</u>

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2018**

1 In-State Reporting Figures in Thousands of Dollars	<u>Synchrony Bank</u>
ASSETS	
Cash and Due.....	8,662,000
Securities.....	5,237,000
Federal Funds Sold.....	0
Loan & Lease Financing Receivables..	80,942,000
LESS: Allowance for Losses.....	5,752,000
Trading Assets.....	0
Premises and Fixed Assets.....	13,000
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	21,000
Investments in RE Ventures.....	156,000
Intangible Assets.....	1,075,000
Other Assets.....	<u>1,433,000</u>
TOTAL ASSETS.....	<u>91,787,000</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	299,000
Deposits (Interest-Bearing).....	66,444,000
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	8,661,000
Notes and Subordinated Debentures...	0
Other Liabilities.....	<u>4,169,000</u>
TOTAL LIABILITIES.....	<u>79,573,000</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	5,298,000
Undivided Profits.....	<u>6,915,000</u>
TOTAL EQUITY CAPITAL.....	<u>12,214,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>91,787,000</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Twelve Month Period Ending December 31, 2018

1 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	163,000
Credit Cards.....	12,168,000
Installment Loans.....	149,000
All Other Loans.....	13,000
Income from Financing Receivables.....	0
Interest on Balances Due.....	201,000
Securities.....	117,000
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	<u>4,000</u>
TOTAL INTEREST INCOME.....	<u>12,815,000</u>
INTEREST EXPENSE	
Transaction Accounts.....	34,000
Savings Deposits (Includes MMDAs).....	367,000
Time Deposits of \$100,000 or More.....	111,000
Time Deposits of Less Than \$100,000.....	701,000
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	267,000
Subordinated Notes & Debentures.....	0
TOTAL INTEREST EXPENSE.....	<u>1,480,000</u>
NET INTEREST INCOME.....	<u>11,335,000</u>
Provision for Loan Loss.....	4,994,000
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	0
Trading Revenue.....	0
Net Servicing Fees.....	122,000
Net Gains (Losses) on Sales of Other Assets.....	407,000
Other.....	<u>267,000</u>
TOTAL NONINTEREST INCOME.....	<u>796,000</u>
Gains (Losses) on Securities.....	(12,000)
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	1,166,000
Premises & Fixed Assets.....	7,000
Other.....	<u>2,862,000</u>
TOTAL NONINTEREST EXPENSE.....	<u>4,035,000</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>3,090,000</u>
Applicable Income Taxes.....	729,000
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	<u>\$ 2,361,000</u>

Trust Companies

Trust Companies
June 30, 2019

Name / Phone Number	Address	Trust Manager
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, 2019

Name / Phone Number	Address	Trust Manager
Bank of Utah 801-625-3515	2605 Washington Blvd. Ogden, UT 84401	Jon Croasmun
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**

Trust Companies and Depository Institutions with Trust Powers:	June 30, 2018	June 30, 2019
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 December 31, 2018

2 Reporting Figures in Dollars	Deseret Trust Company	Steiner Trust Company
ASSETS		
Cash and equivalents.....	\$ 7,578,663	\$ 15,927
Investments.....	5,659,662	40,000
Trust fees receivable.....	0	0
Due from affiliates.....	186,854	0
Due from trust accounts.....	275,000	0
Asset accruals.....	217,822	33
Prepaid expenses.....	0	0
Net premises and equipment.....	434,459	0
Intangible assets.....	0	0
Other assets.....	691,287,187	0
Total Assets.....	705,639,647	55,960
LIABILITIES		
Accounts payable.....	7,281,592	0
Due to affiliates.....	421,504	0
Due to trust accounts.....	0	0
Liability accruals.....	0	100
Borrowings.....	0	0
Other liabilities.....	162,286,578	0
Deferred income taxes.....	0	0
Total Liabilities.....	169,989,674	100
EQUITY CAPITAL		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	535,649,973	15,860
Total Capital.....	535,649,973	55,860
Total Liabilities and Capital.....	\$ 705,639,647	\$ 55,960

Financial Institution Holding Companies

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates**
June 30, 2019

	→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.	.....	Columbus, OH
↳ADS Alliance Data Systems, Inc.	.....	Columbus, OH
↳Comenity LLC	.....	Columbus, OH
↳Comenity Capital Bank	.....	Salt Lake City, 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
Fry's Electronics, Inc.	.....	San Jose, CA
↳First Electronic Bank	.....	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates**

June 30, 2019

↗Parents of Each Preceding Subsidiary Registered Holding Company ↳Utah Affiliate Owned by the Registered Holding Company	Location
↳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
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
TAB Bank Holdings, Inc.	Salt Lake City, UT
↳Transportation Alliance Bank, Inc.	Ogden, UT

* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates**
June 30, 2019

→Parents of Each Preceding Subsidiary	
Registered Holding Company	Location
↳Utah Affiliate Owned by the Registered Holding Company	
↳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, 2019

<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
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Associated Foreign Exchange, Inc.	Woodland Hills, CA
AvidXchange, Inc.	Charlotte, NC
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.	Washington, DC
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
Dahabshil Inc	Dublin, OH
DFS GSD Corp.	Phoenix, AZ
Dolex Dollar Express, Inc.....	Arlington, TX
eBay Commerce Inc.	San Jose, CA
eMoola, Inc.....	City of Industry, CA
Enramex Inc.....	Wheat Ridge, CO
Envios de Valores La Nacional Corp.	Littleton, CO

Money Transmitters Licensed in Utah

June 30, 2019

<u>Name</u>	<u>Location</u>
Facebook Payments Inc.	Menlo Park, CA
Finxera, Inc.	San Jose, CA
First Global Money Inc.	Commerce, CA
Girosol Corp.	North Miami Beach, FL
Golden Money Transfer, Inc.	San Diego, CA
Google Payment Corp.	Mountain View, CA
Government Payment Service, Inc.	Indianapolis, IN
GPS Capital Markets, Inc.	South Jordan, UT
Green Dot Corporation	Pasadena, CA
GroupEx Financial Corporation	Sylmar, CA
GSC Enterprises, Inc.	Sulphur Springs, TX
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
LL Pay U.S., LLC	New York, NY
Lucky Money, Inc.	San Francisco, CA
Maxitransfers Corporation	Irving, TX
Mazooma, Inc.	Atlanta, GA
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
MSB USA Inc.	Atlanta, GA

Money Transmitters Licensed in Utah

June 30, 2019

<u>Name</u>	<u>Location</u>
NetSpend Corporation	Austin, TX
Noventis, Inc.	Houston, TX
Official Payments Corporation	Elkhorn, NE
Omnex Group, Inc.....	Englewood Cliffs, NJ
Optal Financial Limited.....	London, GBR
Pangea USA, LLC.....	Chicago, IL
Paychex Holdings, LLC.....	Rochester, NY
PayNearMe MT, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC.....	Washington, DC
PingPong Global Solutions Inc.....	San Mateo, CA
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.	Miami, FL
Spend US, Inc.	Wayne, NE
Square, Inc.....	San Francisco, CA
Stripe Payments Company	San Francisco, CA
Taaj Services US LLC.....	Minneapolis, MN
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
U.S. Payments, LLC.....	Tulsa, OK
USForex Inc.	San Francisco, CA

Money Transmitters Licensed in Utah

June 30, 2019

<u>Name</u>	<u>Location</u>
VCB Money, Inc.....	Garden Grove, CA
Veem Payments Inc.....	San Francisco, CA
Viameicas Corporation	Bethesda, MD
Visa Global Services Inc.....	Foster City, CA
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
World Direct Link, Corp.....	Stone Mountain, GA
WorldRemit Corp.	Denver, CO
YapStone, Inc.....	Walnut Creek, CA

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Loan Production Offices

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

June 30, 2019

<u>Name</u>	<u>Address</u>	<u>City, State</u>
Celtic Bank.....	9939 Hibert Street, #103	San Diego, CA
FinWise Bank.....	43 N Village Ave, 2 nd Floor	Rockville Center, NY
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	1999 Avenue of the Stars.....	Los Angles, CA
UBS Bank USA	131 S Rodeo Drive, Suite 300	Beverly Hills, CA
UBS Bank USA	1255 Treat Blvd	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
UBS Bank USA	One Northbrook Place.....	Northbrook, IL

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

June 30, 2019

<u>Name</u>	<u>Address</u>	<u>City, State</u>
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.....	681 East Lake St.....	Wayzata, 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.....	500 Grant St, 46th Floor.....	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, 2019

<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, 2019

<u>Name</u>	<u>Loan Production Office Location</u>
Bank of Utah	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	Draper, UT
Home Savings Bank	Salt Lake City, UT
Rock Canyon Bank	Fillmore, UT

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

June 30, 2019

<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
Gateway First Bank.....	Jenks, Oklahoma
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
NBH Bank	Greenwood Village, Colorado
Northwest Bank.....	Boise, Idaho
Seacoast Commerce Bank	San Diego, California
Silicon Valley Bank.....	Santa Clara, California
Sunwest Bank	Irvine, California

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Independent Escrow Agents

Independent Escrow Agents Registered in Utah

June 30, 2019

<u>Name</u>	<u>City, State</u>	<u>Escrow Manager</u>
Equity Escrow Company	St. George, UT.....	Brad Seegmiller
Escrow Specialists Inc	Ogden, UT	Jamie Simpson
Internet Escrow Services, Inc.	San Francisco, CA.....	Gregory Robinson
Loancare, LLC.....	Virginia Beach, VA.....	Kelly McCarthy
PCN Network, LLC.....	Pittsburgh, PA.....	Kristen Marsalese

Non- Depository Lenders

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

Name	City, State	C	D	T	I
1stChoiceMoney.com.....	EI 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		
ABC Title Loans	Payson, 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	Los Angeles, CA	X			X
American Title Loans	Salt Lake City, UT			X	
Angelito Paletaria Y Mexican Restaurant LLC	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
Canyonland Trading Co. LLC.....	Moab, UT		X		
Capital Lendng Services, LLC.....	Price, UT			X	
Cash for Titles	St George, UT			X	
Cash Out Title Loans	St George, UT			X	
CashFactoryUSA.com	Las Vegas, NV		X		X
Cash-It.....	Moab, UT	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 Max	West Valley City, UT	X	X	X	
Check 'N Go.....	Cincinnati, OH.....		X		
Check Tech Inc	Logan, UT		X	X	
CheckCity.com.....	Provo, UT		X		X
Checks - Mate.....	Ogden, UT		X		
Chivo Check Cashing	Hurricane, UT		X		
CreditNinja	Chicago, IL.....		X		X

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

Name	City, State	C	D	T	I
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.....	Duluth, GA			X	
EI Centenario Market, LLC.....	West Valley City, UT		X		
EI Mercadito	Payson, UT		X		
Envios Y Pan LLC	Salt Lake City, 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	
Flatline Title Loans LLC	St George, UT.....			X	
Golden Plug/Money Express.....	Provo, UT.....			X	
IAC Latin Market	West Valley City, UT			X	
Infinity Loans	Hurst, 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	
Loan Max	Alpharetta, GA			X	
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	
MoneyKey.com	Wilmington, DE	X		X	

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

Name	City, State	C	D	T	I
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	
Pawn Plus Inc	Cedar City, UT		X	X	
PDQ Check Exchange LC	Roy, UT.....			X	
Perez Market.....	West Valley City, UT	X			
Phoenix Loans L.L.C.....	Reno, NV		X	X	
Préstamos Rapidos 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
Red Rock Pawn	Fort Duchesne, UT		X		
Reparacell LLC	West Valley City, 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	
Sedamas, Inc.	Orem, UT		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		
Star Loans Price.....	Humble, TX.....			X	
Stop & Go Market	Ogden, UT		X		
Sunset Finance	Sunset, UT			X	
Super Cash Loan Center LLC.....	Orem, UT			X	
Super Groceries, Inc	Ogden, UT		X		
The Equitable Finance Company.....	Tualatin, OR.....			X	
Tienda El Paraiso.....	St George, UT		X		
Title Pro.....	Savannah, GA.....			X	
TitleMax of Utah.....	Savannah, GA.....			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 Envios.....	Salt Lake City, UT		X		

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

Name	City, State	C	D	T	I
Utah Envios #2.....	West Valley City, UT		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
<hr/>					
Total: 54 32 57 16					

Note: Some registered lenders have one or more branches. There are 417 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 – 29* institutions reporting

1. The average deferred deposit loan amount that the deferred deposit lender extended.....	\$388
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.....	26 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 - \$50 [†]
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)	1,923
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.....	7.86%
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)	\$851,622
7. The average annual percentage rate charged on deferred deposit loans.....	522.56%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender.....	\$373
9. The number of deferred deposit loans carried to the maximum 10 weeks	25,487
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks	\$11,268,693
11. The number of deferred deposit loans not paid in full at the end of 10 weeks	23,877
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks.....	\$10,384,354
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan	2.77%
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	41.44%
(b) one payment	22.30%
(c) two payments.....	7.94%
(d) three payments	7.49%
(e) four payments.....	3.91%
(f) five payments.....	5.53%
(g) six payments.....	0.66%
(h) seven payments.....	2.16%
(i) eight payments	5.33%
(j) nine payments	5.45%
(k) ten or more payments	3.76%

* Only active lenders reporting lending volume are included in the reported numbers.

† The Annual Percentage Rate (APR) calculation for interest charged in this range is 0 percent APR to 2,607.14 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

1

2. For deferred deposit lenders who are registered with the department:

- A) The number of complaints the department considers resolved;

1
0
- 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
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

Approximately 230 regulated mortgage lenders, brokers, and servicers have registered to conduct business with Utah consumers. These regulated mortgage entities are required to file the Residential First Mortgage Notification in the Nationwide Multistate Licensing System & Registry (NMLS) by December 31st of each year. Consumers may confirm if a company or professional is authorized to conduct business in Utah by performing a search on the NMLS Consumer Access website: www.nmlsconsumeraccess.org.

Regulated Consumer Lenders

Approximately 1,180 consumer lenders have notified the Department they are 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: www.dfi.utah.gov.