Forty-sixth Annual and Eightieth

REPORT
of the
COMMISSIONER
of
FINANCIAL INSTITUTIONS

To the Honorable
SPENCER J. COX
GOVERNOR
and
The LEGISLATURE of the STATE OF UTAH

For the period July 1, 2025 to June 30, 2026

Shaun Berrett
Commissioner of Financial Institutions

Department *of* Financial Institutions

Shaun Berrett Commissioner
R. Paul Allred Deputy Commissioner
Daniel Gardiner Chief Examiner
Andrea Staheli Consumer Affairs Director
Layne Blanch Finance Director

To The Honorable, Spencer J. Cox
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 Forty-Sixth Annual and Eightieth Report of the Department of Financial Institutions for the period July 1, 2025 to June 30, 2026. 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,

Shaun E. Berrett
COMMISSIONER

Subscribed and sworn to before me this
28th day of September, 2026.

Emily P. Stanton
Notary Public

EMILY P STANTON
Notary Public
State of Utah
My Commission Expires 03/11/2030
COMMISSION NO. 747900

Residing at Salt Lake City, Utah
My Commission expires: 03/11/2030

TABLE OF CONTENTS

DEPARTMENT OF FINANCIAL INSTITUTIONS

History 1
Commissioners 14
Organization Chart 15
Appropriation and Expenditures 16
Cash Receipts 17
Accreditations 18
Legal Holidays 18
Website Information 18

GENERAL AND STATISTICAL INFORMATION OF FINANCIAL INSTITUTIONS

Trend of State Chartered Assets and Number of Institutions as of December 31, 2025 19
Comparative of State Chartered Assets and Number of Branches as of June 30, 2026 20
Comparative of Utah Depository Institutions Total Assets as of June 30, 2026 21

REGULATED INDUSTRIES

Banks 23
Credit Unions 55
Industrial Banks 91
Savings and Loan Associations 103
Trust Companies 111
Financial Institution Holding Companies 115
Loan Production Offices 119
Licensed Money Transmitters 121
Independent Escrow Agents 129
Non-Depository Lenders 131
Regulated Mortgage and Consumer Lenders 139
Regulated Commercial Financing Lenders 141

Department History

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

Department History *(Continued)*

DATE	EVENT
1995 *(continued)*	interstate banking and branching in response to the federal Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. Effective June 1, 1995.
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

Department History *(Continued)*

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

Department History *(Continued)*

DATE	EVENT
2001 *(Continued)*	depository institution to establish a de novo branch in that state under substantially the same terms and conditions. Effective April 30, 2001.
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

Department History *(Continued)*

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

Department History *(Continued)*

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

Department History *(Continued)*

DATE	EVENT
2008 *(Continued)*	S.B. 171 "Repeal of Certain Reporting by Financial Institutions" amended Title 76, removing the requirement for depository institutions to file SARS with the State Bureau of Investigation. Some Federally-chartered depository institutions had not been filing SARS with SBI because of federal preemption. This bill removed the requirement from all depository institutions. Effective May 5, 2008.
	S.B. 296 "Financial Institutions Amendments" amended Chapter 9 of Title 7, by raising the lending limit from 1 percent to 4 percent for Member 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.
2013	S.B. 150 "Financial Institutions Amendments" repealed Chapter 7, Savings and

Department History *(Continued)*

DATE	EVENT
2013 *(Continued)*	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 they no longer exist; raising the exemption allowed in Title 70C, Chapter 1, Part 2, Scope and Jurisdiction, to the federal level; establishing a single fee for all consumer credit lenders in Title 70C, Chapter 8, Part 2, Notification and Fees; and extending exemption to all federally insured depository institutions in Title 70D, Chapter 2, Part 2, Notification to Commissioner. Effective May 13, 2014.
2015	S.B. 24 “Department of Financial Institutions Amendments” enacted Chapter 25 of Title 7, Money Transmitter Act, codifying the qualifications, requirements, and powers of the Department with regard to the regulation and supervision of Money Transmitters that had previously been enforced through Administrative Rule R331-14, Rule Governing Parties Who Engage in the Business of Issuing and Selling Money Orders, Traveler’s Checks, and Other Instruments for the Purpose of Effecting Third-Party Payments. It also modified Chapter 22, Regulation of Independent Escrow Agents, and Chapter 24, Title Lending Registration Act, requiring escrow agents and title lenders, as well as money transmitters, to use the Nationwide Mortgage Licensing System (NMLS) to file their annual registration, notification, and/or licensing application with the Department. Effective May 12, 2015.

Department History *(Continued)*

DATE	EVENT
2016	H.B. 177 “Mortgage Lending Amendments” amended Chapter 2 of Title 70D, Mortgage Lending and Servicing Act, to require mortgage lenders who perform six specific functions related to originating a mortgage loan to register with the Department through the National Multistate Licensing System and Registry, as well was with Division of Real Estate, Department of Commerce, under Chapter 2c of Title 61, Utah Residential Mortgage Practices and Licensing Act. Effective May 10, 2016.
	H.B. 292 “Deferred Deposit Lending Amendments” modified Title 7, Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act, to increase the information Deferred Deposit Lenders are required to submit on their annual operation statement, require Deferred Deposit Lenders to obtain a consumer credit report before extending an initial loan to a borrower and to report certain loan information to a consumer reporting agency for all loans extended, modify the notice required before civil action may be initiated, and amend the requirements under which an extended payment plan must be offered. Effective July 1, 2016.
	S.B. 55 “Financial Institutions Amendments” amended Chapter 1 of Title 7, General Provisions, to clarify that the Commissioner has examination authority over Technology Service Providers who are providing services or activities to a depository institution subject to the jurisdiction of the Department. It also authorizes the Commissioner to share information obtained from the examination of a Technology Service Provider with the depository institution serviced by the Technology Service Provider. Effective May 10, 2016.
2017	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.
	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.
2018	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.

Department History *(Continued)*

DATE	EVENT
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.
2020	H.B. 10, 6th Substitute, "Boards and Commissions Amendments" established sunset provisions for the Board of Financial Institutions, under subsection 7-1-203 (July 1, 2021), the Board of Bank Advisors, under subsection 7-3-40 (July 1, 2022), and the Board of Credit Union Advisors, under subsection 7-9-43 (July 1, 2023). Each board will be reviewed by the legislature prior to its sunset date to determine if the board should be repealed or renewed. Effective May 12, 2020.
	H.B. 319, 3rd Substitute, "Consumer Lending Amendments" amended Chapter 23 of Title 7, restricting lenders from avoiding the requirement of executing an extended payment plan under subsection 7-23-403(1)(c) by extending an interest-bearing loan within seven days before the day on which the 10-week period ends. The bill also amends registration requirements, report requirements, and operational requirements for Deferred Deposit Lenders, and amends the Commissioner's annual reporting requirements regarding deferred deposit lending. Effective May 12, 2020.
2020	H.B. 459, 5th Substitute, "Financial Exploitation Prevention Act" enacted Chapter 26 of Title 7, containing definitions of a covered financial institution, vulnerable adult, and financial exploitation. The bill permits a covered financial institution to

Department History *(Continued)*

DATE	EVENT
2020 *(Continued)*	delay certain transactions and notify a law enforcement agency or Adult Protective Services under certain circumstances. It also grants immunity to a covered financial institution, except under certain circumstances. Effective May 12, 2020.
2021	H.B. 48, "Board of Financial Institutions Amendments" extended the statutory authority of the Board of Financial Institutions, under subsection 7-1-203, and established a new sunset provision of July 1, 2031. Effective May 5, 2021.
2022	H.B. 14, "Board of Bank Advisors Sunset Extension" extended the statutory authority of the Board of Bank Advisors, under subsection 7-3-40, and established a new sunset provision of July 1, 2032. Effective May 4, 2022.
	S.B. 183, "Financial Institutions Modifications" modified the definition of "control" by increasing the voting of any class of securities in a financial institution from 20 percent to 25 percent. Also enacted Chapter 27 of Title 7, Commercial Financing Registration and Disclosure Act, requiring persons who provide certain commercial financing products in Utah to register with the Department, beginning January 1, 2023, and make certain disclosures in connection with each product they provide. Effective May 4, 2022.
2023	H.B. 15, "Board of Credit Union Advisors Sunset Amendments" extended the statutory authority of the Board of Credit Union Advisors, under subsection 7-9-43, and established a new sunset provision of July 1, 2033. Effective May 3, 2023.
2024	H.B. 534, "Boards and Commissions Modifications" repealed the Board of Bank Advisors, under subsection 7-3-40, and the Board of Credit Union Advisors, under subsection 7-9-43. The bill also amended Section 203, Board of Financial Institutions, of Chapter 1, General Provisions, of Title 7, removing the political party affiliation requirement for members of the board. Effective October 1, 2024.
	S.B. 25, "Consumer Lender Notification Amendments" amended Section 202, Notification, of Chapter 8, Administration, of Title 70C, Utah Consumer Credit Code, requiring lenders to file their annual notification with the Department through the Nationwide Multistate Licensing System and Registry, described in 12 U.S.C. Sec. 5101. It also changed the notification filing date from on or before January 31st to on or before December 31st of each year. Effective May 1, 2024.
2025	H.B. 230, "Blockchain and Digital Innovation Amendments" enacted Chapter 29 of Title 7, Digital Asset and Blockchain Technology, provides definitions for digital assets, prohibits state and local governmental entities from restricting the acceptance or custody of digital assets. Creates exemptions from money transmitter licensing requirements for blockchain and digital assets. Effective May 7, 2025.
	S.B. 294, "Finance Amendments" amended definitions in Chapter 24 of Title 7,

2025 *(Continued)*	to exclude a loan with a repayment term that is longer than 364 days from the definition of “title loan.” Enacted Chapter 28 of Title 7,Uniform Special Deposits Act, adopts a model statute drafted by the Uniform Law Commission to provide clarity and legal certainty for a specific type of bank account known as a “special deposit”. Provides definitions, establishes the scope of the Act, allows forum choice to settle disputes, establishes requirements for a special deposit. Establishes the duties and liabilities of banks in regards to special deposits. Also enacted Chapter 4 of Title 70D, Uniform Mortgage Modification Act, adopts a model statute, codifies the types of modifications that may be made to a mortgage loan that will not materially prejudice interest holders, and contains safe harbor provisions for mortgage modifications that do not materially prejudice the holders of a junior interest. Effective May 5, 2025.
2026	S.B. 230 “Consumer Credit Amendments” amended Title 70C by clarifying that creditors cannot charge a prepayment penalty when a debtor pays off a closed-end consumer credit debt early. It removes previous statutory exceptions that permitted prepayment fees on certain junior/subordinate lien home loans. Further clarifies that debtors are not entitled to third-party rebates unless the creditor becomes entitled to a rebate as a result of the prepayment. Effective May 6, 2026. H.B. 176 “Trust Business Modifications” reorganized and renumbered multiple sections within Title 7, Chapter 5 of the Utah Code (Trust Business) to modernize statutory structure. Adds exceptions to the definition of “Trust Business” to exclude persons acting as a trust director, trust protector, or a similar capacity. Also adds exceptions for a person acting as a surrogate under Title 75A, Chapter 9, and services as a guardian that are non-financial in nature. Effective May 6, 2026.

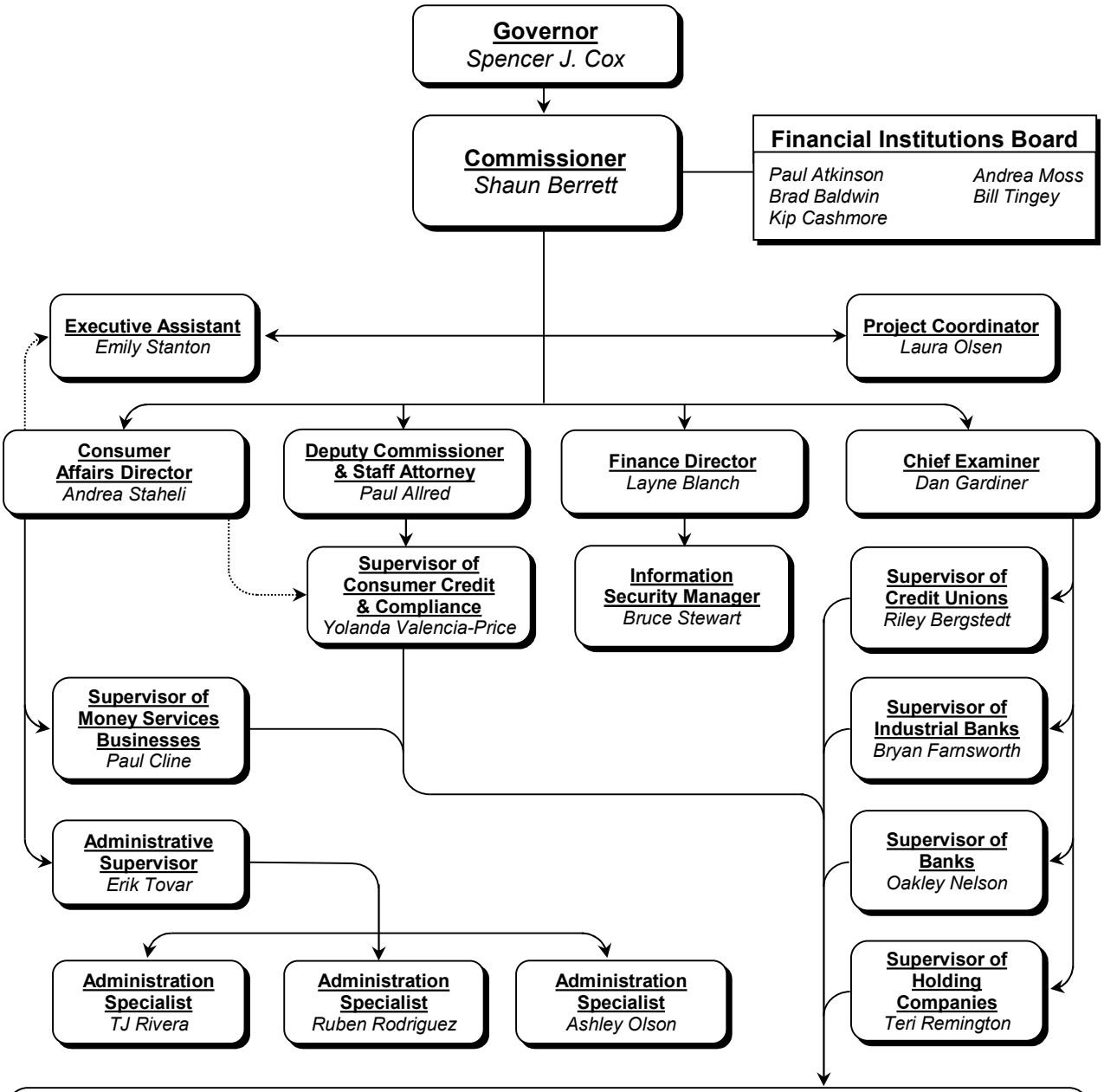
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Department Commissioners

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

Name	Dates
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 2022
Darryle P. Rude	2022 to 2025
Shaun E. Berrett	2025 to date

Organizational Chart
September 15, 2026



Senior Examiners (13)

Will Mitchell
*Carrie Trujillo**
*Tina Farrell**
*Megan Lundgren**
Joni Roland
*Angie Schilhabel**
John Diehl
William Andrus
Amber Bateman
*Clay Kaufman**
Heather McGuire
Chyna Prawitt
Chance Smith

Examiners (28)

Josef Sharp
Adam Cummings
Matt Schneider
Helaman Pesqueira
Jared Ostler
Ryan Anderson
Scott Barlow
Martha Hernandez
Tomo Maeda
Jack Mahnick
Cait Curley
Richard Jaramillo
BK Keown
Anthony Tamplin
Kelvin Bastian
Jonathan Feinauer
Alison Beagley
Melissa Lounsbury
Jason Miller
Darl Sorenson
Holly Arnold
Kevin Tracy
Clay Sunderland
Barbara Charleson
Michael Hamlin
Antonia Levitas
David Recksiek
Myles Bennett

**Dedicated Large Bank Examiner*

Appropriations

July 1, 2025 to June 30, 2026

Total Appropriation for the Period Shown	**$12,311,200**

Expenditures

July 1, 2025 to June 30, 2026

Personnel Services	6,262,687
Employer's Contributions:	
Retirement	1,311,546
Other Employment Benefits	1,577,333
Travel Expense	294,475
Current Expense	518,781
Office Lease	340,798
Data Processing	274,551
Capital Outlay	- 0 -
Passthrough Payments	216,200
Total Expenditure	10,796,371
Balance of Appropriation Unexpended Lapsed to Restricted Fund	1,514,829
Total Expenditure for the Period Shown	**$12,311,200**

Cash Receipts

July 1, 2025 to June 30, 2026

Asset Based Fees:	
Banks	$ 4,820,094
Credit Unions	311,804
Industrial Banks	4,844,092
Annual Registration / Licensing Fees:	
Regulated Lenders	108,300
Mortgage Servicers	83,900
Financial Institution Holding Companies	6,600
Money Management Certification	11,250
Money Transmitters	42,200
Check Cashers and Deferred Deposit Lenders	29,100
Commercial Financing Providers	80,300
Application Fees:	
Applications	27,700
Securities	10,000
Examination Fees:	
Deferred Deposit Lenders, Title Lenders, and Trust Companies	93,116
Miscellaneous Fees:	
Miscellaneous*	4,519
Total Deposited with the State Treasurer	**$10,472,974**

* Includes fines and sundry revenue.

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 their 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 both CSBS and NASCUS in November of 2025.

Utah Depository Institutions

Legal Holidays

Every Sunday is a legal holiday.

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

Department of Financial Institutions Official Website

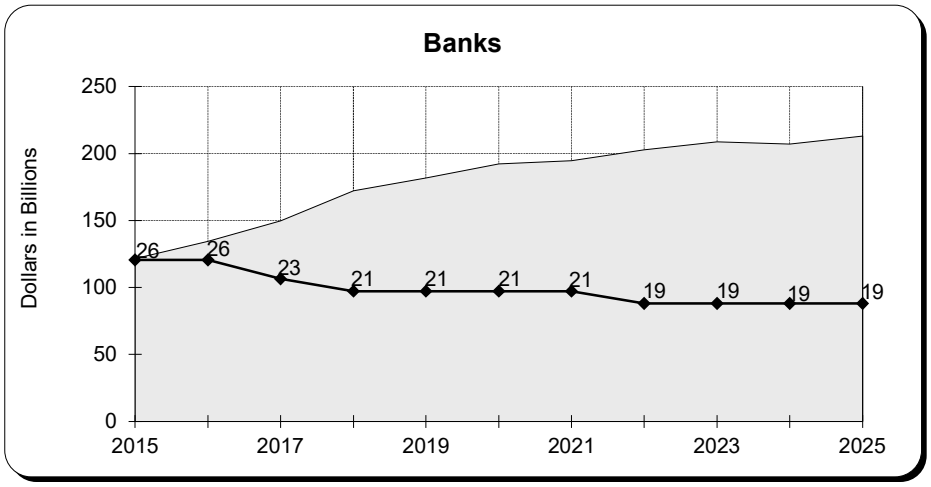
dfi.utah.gov

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

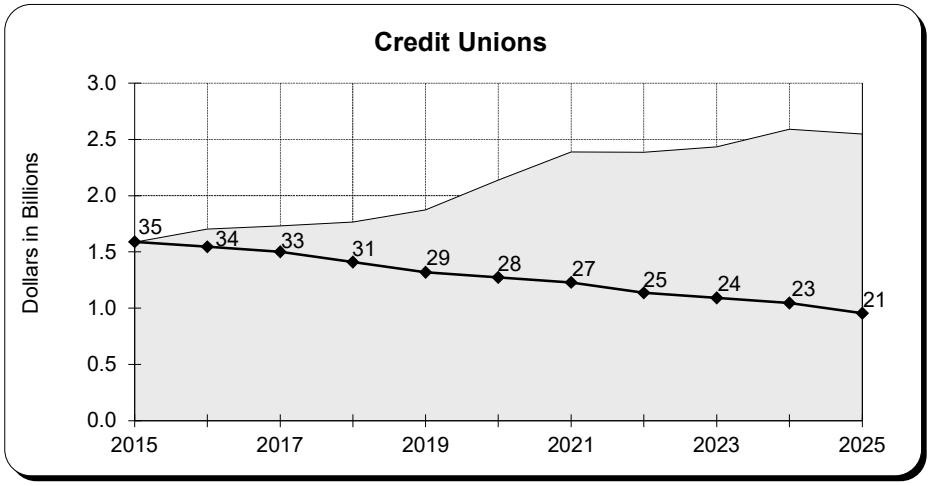
Trend of Total Assets and Number of State Chartered Institutions

(Dollars in Thousands)

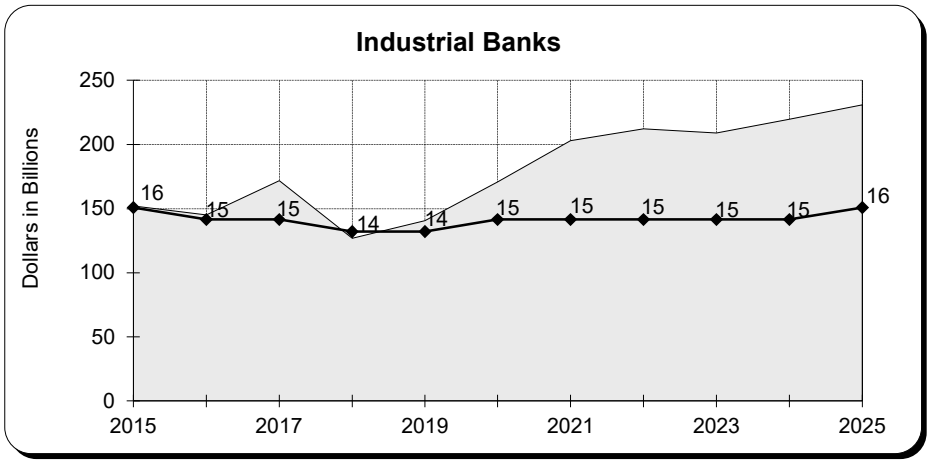
Year End	Banks No.	Banks Assets
2015	26	121,355,018
2016	26	134,369,174
2017	23	149,600,482
2018	21	172,305,778
2019	21	181,771,517
2020	21	192,248,494
2021	21	194,584,431
2022	19	202,906,500
2023	19	208,865,249
2024	19	207,180,156
2025	19	213,060,701



Year End	Credit Unions No.	Credit Unions Assets
2015	35	1,587,072
2016	34	1,702,032
2017	33	1,730,375
2018	31	1,763,969
2019	29	1,871,812
2020	28	2,138,840
2021	27	2,387,249
2022	25	2,384,430
2023	24	2,434,189
2024	23	2,589,278
2025	21	2,548,822



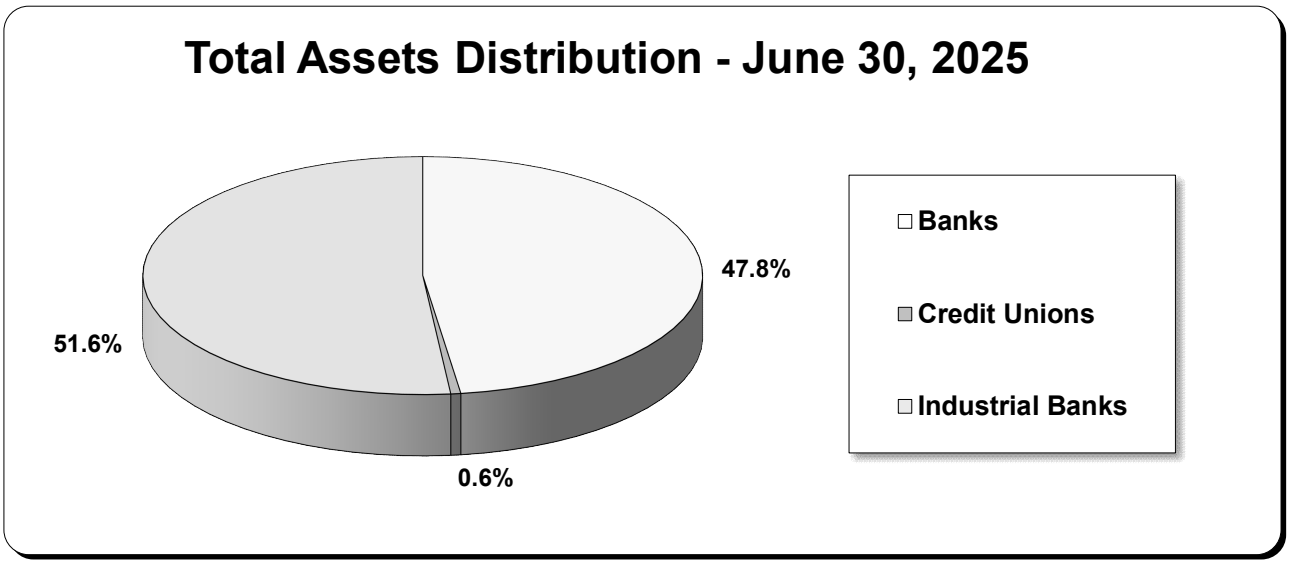
Year End	Industrial Banks No.	Industrial Banks Assets
2015	16	152,251,642
2016	15	144,899,026
2017	15	171,802,549
2018	14	126,833,483
2019	14	140,609,533
2020	15	170,717,032
2021	15	202,926,405
2022	15	211,997,376
2023	15	208,944,220
2024	15	219,725,568
2025	16	230,790,769

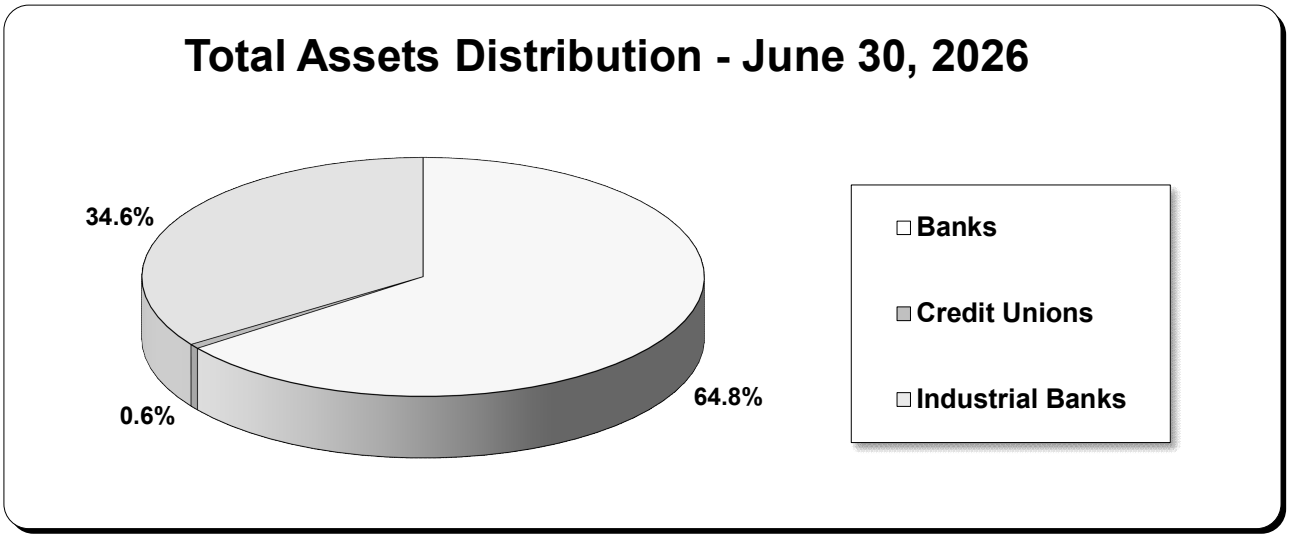


Comparative Schedule of State Chartered Institutions as of Fiscal Year-End

(Dollars in Thousands)

Industry	June 30, 2025 Number of Institutions	June 30, 2025 Number of Branches	June 30, 2025 Total Assets	June 30, 2026 Number of Institutions	June 30, 2026 Number of Branches	June 30, 2026 Total Assets	Increase or (Decrease)
State Banks.....	19	100	205,101,971	19	103	217,671,055	12,569,084
Credit Unions.....	22	28	2,467,309	19	20	2,104,669	(362,640)
Industrial Banks.....	16	0	221,171,251	15	0	116,095,484	(105,075,767)
TOTALS.....	57	128	428,740,531	53	123	335,871,208	(92,869,323)



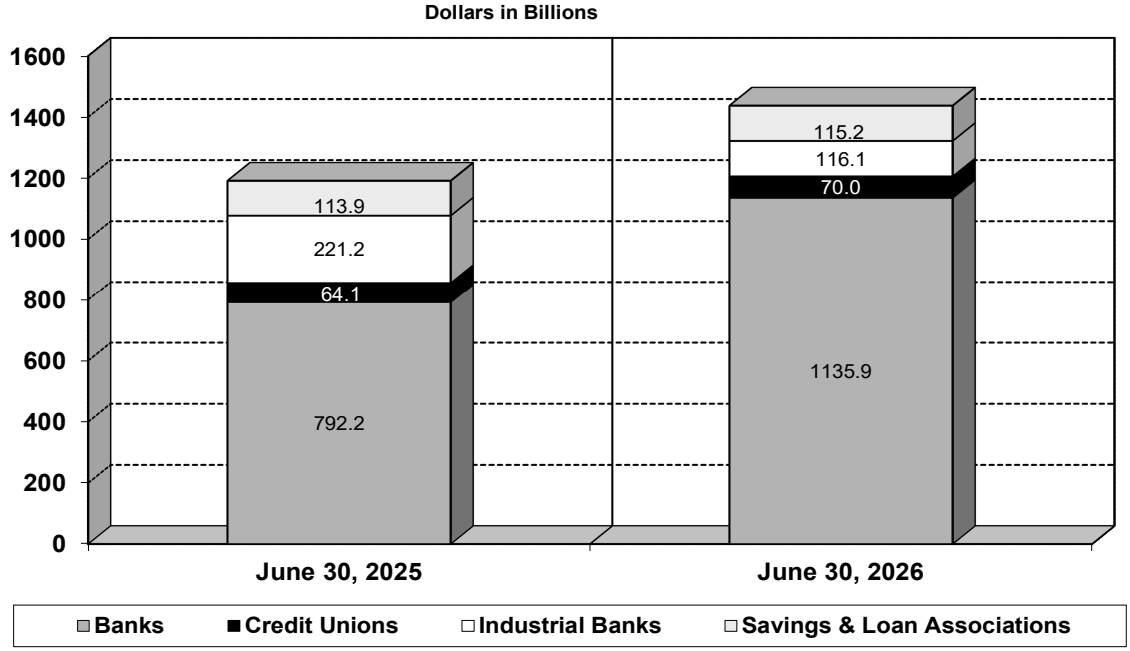


Comparative Schedule of Utah Headquartered Depository Institutions as of Fiscal Year-End

(Dollars in Thousands)

	June 30, 2025		June 30, 2026		
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	Percent of Change
Commercial Banks					
State	19	205,101,971	19	217,671,055	6.1%
National	6	587,090,144	9	918,263,511	56.4%
Total	25	792,192,115	28	1,135,934,566	43.4%
Credit Unions					
State	22	2,467,309	19	2,104,669	-14.7%
Federal	32	61,626,766	32	67,883,926	10.2%
Total	54	64,094,075	51	69,988,595	9.2%
Industrial Banks					
Total State	16	221,171,251	15	116,095,484	-47.5%
Savings & Loan Associations					
Total Federal	1	113,897,000	1	115,217,000	1.2%
TOTALS	96	1,191,354,441	95	1,437,235,645	20.6%

Total Assets Comparison



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Banks

State Chartered Banks
June 30, 2026

Bank / Phone Number	Address	Organized	President
Ally Bank 801-790-5000	200 West Civic Center Drive, Suite 201 Sandy, UT 84070	2004	Michael Rhodes, CEO
Bank of Utah 801-409-5000	2605 Washington Boulevard Ogden, UT 84401	1952	Ben Browning, CEO
Brighton Bank 801-943-6500	7101 Highland Drive Salt Lake City, UT 84121	1978	Bruce Ashcroft, President
Cache Valley Bank 435-753-3020	101 North Main Street Logan, UT 84321	1975	John T. Jones, CEO
Central Bank 801-375-1000	75 North University Avenue Provo, UT 84601	1891	Mark W. Packard, President
Continental Bank 801-595-7000	15 West South Temple, Suite 300 Salt Lake City, UT 84101	2003	Nathan J. Morgan, CEO
FinWise Bank 801-545-6000	756 Winchester Street, 1st Floor Murray, UT 84107	2000	Jim Noone, President/CEO
First Utah Bank 801-272-9454	3826 South 2300 East Salt Lake City, UT 84109	1978	Amy Foulks, President/CEO
Grand Valley Bank 435-654-7400	2 South Main Street Heber City, UT 84032	1983	David Armbruster, President
Green Dot Bank 801-374-9500	1675 North 200 West Provo, UT 84604-2540	1978	Chris Ruppel, CEO
Home Savings Bank 801-487-0811	3539 South Main Street Salt Lake City, UT 84165	1979*	John G. Sorensen Jr., President
Liberty Bank 801-355-7411	79 South Main Street, Suite 400 Salt Lake City, UT 84111	1992*	N. George Daines, CEO
Prime Alliance Bank 801-296-2200	1868 South 500 West Woods Cross, UT 84087	2004	Robbie Hicks, CFO
Quill Bank dba Accordia Bank 801-356-6699	3280 North University Avenue Provo, UT 84604	1993	Michael Watson, CEO
Redemption Bank 801-272-4275	2020 East 4800 South Holladay, UT 84117	1973	Katie Spratling, President

* Date converted to a state chartered bank

State Chartered Banks
June 30, 2026

Bank / Phone Number	Address	Organized	President
State Bank of Southern Utah 435-865-2300	377 North Main Street Cedar City, UT 84720	1957	Trevor Andersen, President/CEO
Sunwest Bank 801-938-5523	10011 Centennial Parkway, Suite 450 Sandy, UT 84070	1970	Carson Lappetito, President
Transportation Alliance Bank, Inc. 801-624-5000	4185 Harrison Boulevard, Suite 200 Ogden, UT 84403	1998	Austin Strong, CEO
Utah Independent Bank 435-529-7459	55 South State Street Salina, UT 84654	1977	Spencer White, President

National Banks Headquartered in Utah
June 30, 2026

Bank / Phone Number	Address	Organized	President
American Express National Bank 801-945-3000	115 West Towne Ridge Parkway Sandy, UT 84070	1989	Stephen J. Squeri, CEO
B2 Bank, N.A. 218-258-3213	1895 East Rodeo Walk Drive, Suite B200 Holladay, UT 84117	1902	Ryan Jaskiewicz, CEO
Column, N.A. 530-879-5900	350 East 400 South, Suite 214 Salt Lake City, UT 84111	2006	William Hockey, CEO
Happen Bank, N.A. 800-242-0272	2701 North Thanksgiving Way, Suite 300 Lehi, UT 84043	2021	Scott Sanborn, CEO
Morgan Stanley Bank, N.A. 801-236-3600	201 South Main Street, 5th Floor Salt Lake City, UT 84111	1990	Ted Pick, CEO
SoFi Bank, N.A. 855-456-7634	2750 East Cottonwood Parkway, Suite 300 Cottonwood Heights, UT 84121	1986	Anthony Noto, CEO
UBS Bank USA, N.A. 801-741-0310	95 South State Street Salt Lake City, UT 84111	1873	Frank Destra, President
Varo Bank, N.A. 415-513-5240	11781 South Lone Peak Parkway Draper, UT 84020	2003	Gavin Michael, CEO
Zions Bancorporation, N.A. 801-974-8800	One South Main Street Salt Lake City, UT 84111	1873	Nate Callister, CEO

Out of State Banks with Branches in Utah
June 30, 2026

Bank / Phone Number	Address	Organized	Local Executive Officer
Bank of America, N.A.(1) 801-252-4112	100 North Tryon Street Charlotte, NC 28202	1984	Mori Paulsen
Banterra Bank(2) 385-645-3005	3201 Banterra Drive Marion, IL 62959	1955	Robert J. May
BMO Bank, N.A.(3) 801-531-3400	320 South Canal Street Chicago, IL 60606	1947	Darrel Hackett
Columbia Bank(4) 385-425-7321	445 Southeast Main Street Roseburg, OR 97470	1953	Clint Stein
D.L. Evans Bank(5) 208-678-9186	375 North Overland Burley, ID 83318	1904	John V. Evans, Jr.
Fortis Bank(6) 385-275-5603	1550 17th Street, Suite 203 Denver, CO 80202	1997	Michele Sauk
Glacier Bank(7) 208-415-5310	7001 East Bellview Avenue, Suite 850 Denver, CO 80237	1955	Randy Chesler
Goldman Sachs Bank USA(7) 801-884-1500	200 West Street New York, NY 10282	2004	Carey Halio
JPMorgan Chase Bank, N.A.(9) 801-364-3101	1111 Polaris Parkway Columbus, OH 43240	1863	Leo Gutierrez
KeyBank, N.A.(10) 801-535-1000	127 Public Square Cleveland, OH 44114	1849	Drew Yergensen

(1) Bank of America, N.A. holds a federal charter and is headquartered in Charlotte, NC.
(2) Banterra Bank is chartered by the State of Illinois and is headquartered in Marion, IL.
(3) BMO Bank, N.A. holds a federal charter and is headquartered in Chicago, IL.
(4) Columbia Bank is chartered by the State of Oregon and is headquartered in Roseburg, OR.
(5) D.L. Evans Bank is chartered by the State of Idaho and is headquartered in Burley, ID.
(6) Fortis Bank is chartered by the State of Colorado and is headquartered in Denver, CO.
(7) Glacier Bank is chartered by the State of Montana and is headquartered in Kalispell, MT. It operates branches in Utah under the names of First Community Bank and Altabank.
(8) Goldman Sachs Bank USA is chartered by the State of New York and is headquartered in New York City, NY.
(9) JPMorgan Chase Bank, N.A. holds a federal charter and is headquartered in Columbus, OH.
(10) KeyBank, N.A. holds a federal charter and is headquartered in Cleveland, OH.

Out of State Banks with Branches in Utah *(Continued)*

June 30, 2026

Bank / Phone Number	Address	Organized	Local Executive Officer
Northwest Bank[11] 801-416-4800	6975 South Union Park Center, Suite 420 Cottonwood Heights, UT 84047	2008	Jeremy Sorensen
NBH Bank[12] 385-300-7250	7800 East Orchard Road, Suite 200 Greenwood Village, CO 80111	2010	David Stahl
Regions Bank[13] 800-734-7667	1900 5th Avenue North Birmingham, AL 35203	1928	Joel Cannon, Market Executive
Stride Bank, N.A.[14] 800-229-7497	324 West Broadway Avenue Enid, OK 73701	1913	Brud Baker
UMB Bank, N.A.[15] 801-346-9022	1010 Grand Boulevard Kansas City, MO 64106	1902	Joseph Eyre, SVP/Business Banking Leader
U.S. Bank, N.A.[16] 801-534-6164	425 Walnut Street Cincinnati, OH 45202	1929	Kevin Krohn
WaFd[17] 801-366-2238	425 Pike Street Seattle, WA 98101	1917	Brent Beardall
Wells Fargo Bank, N.A.[18] 801-246-5526	3201 North 4th Avenue Sioux Falls, SD 57104	1852	Matthew D. Bloye

(11) Northwest Bank is chartered by the State of Idaho and is headquartered in Boise, ID.

(12) NBH Bank is chartered by the State of Colorado and is headquartered in Greenwood Village, CO. It operates branches in Utah under the name of Vista Bank.

(13) Regions Bank is chartered by the State of Alabama and is headquartered in Birmingham, AL.

(14) Stride Bank, N.A. holds a federal charter and is headquartered in Enid, OK.

(15) UMB Bank, N.A. holds a federal charter and is headquartered in Kansas City, MO.

(16) U.S. Bank, N.A. holds a federal charter and is headquartered in Cincinnati, OH.

(17) WaFd is chartered by the State of Washington and is headquartered in Seattle, WA.

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

Branches of State Chartered Banks

One Hundred Three Branches of Nineteen State Banks

June 30, 2026

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	Brigham City	Box Elder
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
St. George	St. George	Washington
Tremonton	Tremonton	Box Elder
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Midtown	Salt Lake City	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
South Town	Draper	Salt Lake
Cache Valley Bank	Logan	Cache
Bountiful	Bountiful	Davis
Cedar City	Cedar City	Iron
Ephraim	Ephraim	Sanpete
Fairview	Fairview	Sanpete
Hyrum	Hyrum	Cache
Layton	Layton	Davis
Lehi	Lehi	Utah
Loa	Loa	Wayne
Logan-Mall	Logan	Cache
Logan South Main	Logan	Cache
Mt. Pleasant	Mt. Pleasant	Sanpete
Nephi	Nephi	Juab
North Logan	Logan	Cache
Ogden	Ogden	Weber
Preston	Preston	Franklin, ID
Price	Price	Carbon
Salt Lake City	Salt Lake City	Salt Lake
Smithfield	Smithfield	Cache
St. George-River Road	St. George	Washington
St. George-Sunset	St. George	Washington
St. George-Tabernacle	St. George	Washington
Washington	Washington	Washington

Branches of State Chartered Banks

One Hundred Three Branches of Nineteen State Banks

June 30, 2026

Name of Bank / Branch	City	County
Central Bank	Provo	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Mapleton	Mapleton	Utah
Nephi	Nephi	Juab
Orem	Orem	Utah
Payson	Payson	Utah
Pleasant Grove	Pleasant Grove	Utah
Riverside Plaza	Provo	Utah
Saratoga Springs	Saratoga Springs	Utah
Spanish Fork	Spanish Fork	Utah
Springville	Springville	Utah
Traverse Mountain	Lehi	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
Lehi	Lehi	Utah
Midvale	Midvale	Salt Lake
Riverton	Riverton	Salt Lake
Sandy	Sandy	Salt Lake
Grand Valley Bank	Heber City	Wasatch
25 Road	Grand Junction	Mesa, CO
7th Street	Grand Junction	Mesa, CO
Collbran	Collbran	Mesa, CO
Fruita	Fruita	Mesa, CO
Midway	Midway	Wasatch
Palisade	Palisade	Mesa, CO
Park City	Park City	Summit
Vernal	Vernal	Uintah
Green Dot Bank	Provo	Utah
Home Savings Bank	South Salt Lake	Salt Lake
Liberty Bank	Salt Lake City	Salt Lake
Prime Alliance Bank	Woods Cross	Davis
Quill Bank dba Accordia Bank	Pleasant Grove	Utah
Orem	Orem	Utah
Provo	Provo	Utah
Salem	Salem	Utah
Sandy	Sandy	Salt Lake
Spanish Fork	Spanish Fork	Utah
St. George	St. George	Washington
Redemption Bank	Holladay	Salt Lake
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Delta	Delta	Millard
Escalante	Escalante	Garfield
Fillmore	Fillmore	Millard

Branches of State Chartered Banks

One Hundred Three Branches of Nineteen State Banks

June 30, 2026

Name of Bank Branch	City	County
State Bank of Southern Utah *(Continued)*		
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
Washington Fields	St. George	Washington
Sunwest Bank	Sandy	Salt Lake
Boise	Boise	Ada, ID
Flagstaff	Flagstaff	Coconino, AZ
Irvine	Irvine	Orange, CA
Middleton	Middleton	Canyon, ID
San Clemente	San Clemente	Orange, CA
Sarasota	Sarasota	Sarasota, FL
Scottsdale	Scottsdale	Maricopa, AZ
Tustin	Tustin	Orange, CA
Transportation Alliance Bank, Inc.	Ogden	Weber
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Milford	Milford	Beaver
Monroe	Monroe	Sevier

State Bank Members of Federal Reserve System

June 30, 2026

	Location
Ally Bank	Sandy
Green Dot Bank	Provo
Utah Independent Bank	Salina

Changes in State Chartered Banks

State Banks and Branches:	June 30, 2025	June 30, 2026
State Banks	19	19
Branches	100	103

Branch Offices Approved And Opened:	Date Approved	Date Opened
Quill Bank dba Accordia Bank, Spanish Fork	09-10-25	10-21-25
Cache Valley Bank, Lehi	10-10-25	12-15-25
Central Bank, Nephi	03-02-26	04-13-26
Bank of Utah, Spanish Fork	09-10-25	Pending
Bank of Utah, Lehi	03-17-26	Pending

Branches Offices Acquired:	Date Approved	Date Opened
Sunwest Bank, 17th Avenue, Denver, CO	06-19-26	Pending
Sunwest Bank, Leetsdale, Denver, CO	06-19-26	Pending

State Chartered Banks
Application Status Report

Charter Name:	Date Received	State Approval	FDIC Approval	FDIC Region
Bank of St. George	03-20-26	In Processing	In Processing	SF

State Chartered Banks
June 30, 2026

19 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	Bank of Utah	Brighton Bank	Cache Valley Bank	Central Bank
ASSETS						
Cash and Due	10,684,516	7,538,000	364,768	45,532	500,837	28,650
Securities	28,967,806	22,979,000	257,329	46,760	156,109	555,113
Federal Funds Sold	271,130	0	0	712	11,224	180,500
Loan & Lease Financing Receivables	162,112,326	143,886,000	2,967,420	215,035	2,716,480	1,364,865
LESS: Allowance for Losses	3,948,334	3,578,000	35,207	2,485	34,701	43,842
Trading Assets	3,000	3,000	0	0	0	0
Premises and Fixed Assets	1,111,783	759,000	57,392	5,605	80,581	41,256
Other Real Estate Owned	5,885	2,000	0	0	1,869	1,989
Investments in Unconsolidated Subs	658,791	586,000	46,695	0	19,642	0
Investments in RE Ventures	2,050,791	2,049,000	0	0	0	0
Intangible Assets	59,541	19,000	8,904	0	10	5,791
Other Assets	15,693,820	13,941,000	118,434	10,483	34,687	30,210
TOTAL ASSETS	217,671,055	188,184,000	3,785,735	321,642	3,486,738	2,164,532
LIABILITIES						
Deposits (Noninterest-Bearing)	10,120,279	234,000	815,006	93,248	753,277	557,025
Deposits (Interest-Bearing)	171,467,654	156,380,000	2,139,639	185,535	2,347,404	1,221,096
Federal Funds Purchased	888,595	741,000	95,924	0	0	47,671
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	13,514,034	12,632,000	208,500	7,500	0	0
Notes and Subordinated Debentures	0	0	0	0	0	0
Other Liabilities	3,002,835	2,655,000	61,205	2,798	20,873	18,727
TOTAL LIABILITIES	198,993,397	172,642,000	3,320,274	289,081	3,121,554	1,844,519
EQUITY CAPITAL						
Perpetual Preferred Stock	0	0	0	0	0	0
Common Stock	136,182	1,000	3,656	500	6,582	528
Surplus	15,569,011	15,143,000	117,706	4,963	25,920	1,572
Undivided Profits	2,972,465	398,000	344,099	27,098	332,682	317,913
TOTAL EQUITY CAPITAL	18,677,658	15,542,000	465,461	32,561	365,184	320,013
TOTAL LIABILITIES & EQUITY	217,671,055	188,184,000	3,785,735	321,642	3,486,738	2,164,532

State Chartered Banks
June 30, 2026

19 Reporting Figures In Thousands of Dollars	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank	Home Savings Bank	Liberty Bank
ASSETS							
Cash and Due	2,453	93,638	73,111	21,373	1,317,047	11,817	9,056
Securities	14,431	36,429	105,494	272,077	3,033,341	0	416
Federal Funds Sold	17,213	0	0	0	0	999	0
Loan & Lease Financing Receivables	146,195	737,153	634,409	286,980	40,815	93,514	0
LESS: Allowance for Losses	2,368	47,435	9,255	5,375	7,045	998	0
Trading Assets	0	0	0	0	0	0	0
Premises and Fixed Assets	494	4,818	13,993	12,282	434	1,366	118
Other Real Estate Owned	0	27	0	0	0	0	0
Investments in Unconsolidated Subs	0	0	0	0	0	0	0
Investments in RE Ventures	0	0	1,791	0	0	0	0
Intangible Assets	0	4,254	1,188	460	10,914	0	0
Other Assets	3,418	86,591	19,567	11,580	1,047,031	2,078	1,845
TOTAL ASSETS	181,836	915,475	840,298	599,377	5,442,537	108,776	11,435
LIABILITIES							
Deposits (Noninterest-Bearing)	42,248	138,028	140,967	181,166	4,864,315	0	127
Deposits (Interest-Bearing)	98,710	584,950	547,583	360,143	174,245	76,385	7,095
Federal Funds Purchased	4,000	0	0	0	0	0	0
Trading Liabilities	0	0	0	0	0	0	0
Other Borrowed Money	4,587	0	55,000	0	0	14,500	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0
Other Liabilities	2,816	28,411	11,329	2,878	87,076	1,178	274
TOTAL LIABILITIES	152,361	751,389	754,879	544,187	5,125,636	92,063	7,496
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	737	438	41,064	1,701	0	500	3,278
Surplus	13,169	10,764	5,182	3,562	151,644	350	7,630
Undivided Profits	15,569	152,884	39,173	49,927	165,257	15,863	(6,969)
TOTAL EQUITY CAPITAL	29,475	164,086	85,419	55,190	316,901	16,713	3,939
TOTAL LIABILITIES & EQUITY	181,836	915,475	840,298	599,377	5,442,537	108,776	11,435

State Chartered Banks
June 30, 2026

19 Reporting Figures In Thousands of Dollars	Prime Alliance Bank	Quill Bank	Redemption Bank	State Bank of Southern Utah	Sunwest Bank	Transportation Alliance Bank
ASSETS						
Cash and Due	8,758	190,148	13,788	216,762	125,331	119,413
Securities	175,016	60,052	2,976	477,795	629,052	148,585
Federal Funds Sold	31,450	0	40	1,503	0	6,146
Loan & Lease Financing Receivables	884,181	1,263,333	59,320	1,924,165	3,520,181	1,251,168
LESS: Allowance for Losses	25,589	49,152	845	23,518	62,382	18,682
Trading Assets	0	0	0	0	0	0
Premises and Fixed Assets	107	24,350	94	52,369	39,305	15,588
Other Real Estate Owned	0	0	0	0	0	0
Investments in Unconsolidated Subs	0	6,454	0	0	0	0
Investments in RE Ventures	0	0	0	0	0	0
Intangible Assets	0	3,107	0	5,888	25	0
Other Assets	12,102	57,018	2,123	83,373	157,142	69,765
TOTAL ASSETS	1,086,025	1,555,310	77,496	2,738,337	4,408,654	1,591,983
LIABILITIES						
Deposits (Noninterest-Bearing)	23,357	202,901	19,449	547,197	1,451,538	6,595
Deposits (Interest-Bearing)	942,744	1,103,452	43,429	1,848,510	1,943,464	1,369,911
Federal Funds Purchased	0	0	0	0	0	0
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	0	13,570	0	0	565,341	13,036
Notes and Subordinated Debentures	0	0	0	0	0	0
Other Liabilities	3,396	15,345	631	30,412	36,304	22,339
TOTAL LIABILITIES	969,497	1,335,268	63,509	2,426,119	3,996,647	1,411,881
EQUITY CAPITAL						
Perpetual Preferred Stock	0	0	0	0	0	0
Common Stock	243	35,290	1,050	255	38,688	0
Surplus	28,681	0	4,359	6,674	0	43,146
Undivided Profits	87,604	184,752	8,578	305,289	373,319	136,956
TOTAL EQUITY CAPITAL	116,528	220,042	13,987	312,218	412,007	180,102
TOTAL LIABILITIES & EQUITY	1,086,025	1,555,310	77,496	2,738,337	4,408,654	1,591,983

State Chartered Banks
June 30, 2026

19 Reporting Figures In Thousands of Dollars	Utah Independent Bank
ASSETS	
Cash and Due	4,034
Securities	17,831
Federal Funds Sold	21,343
Loan & Lease Financing Receivables	121,112
LESS: Allowance for Losses	1,455
Trading Assets	0
Premises and Fixed Assets	2,631
Other Real Estate Owned	0
Investments in Unconsolidated Subs	0
Investments in RE Ventures	0
Intangible Assets	0
Other Assets	5,373
TOTAL ASSETS	170,869
LIABILITIES	
Deposits (Noninterest-Bearing)	49,835
Deposits (Interest-Bearing)	93,359
Federal Funds Purchased	0
Trading Liabilities	0
Other Borrowed Money	0
Notes and Subordinated Debentures	0
Other Liabilities	1,843
TOTAL LIABILITIES	145,037
EQUITY CAPITAL	
Perpetual Preferred Stock	0
Common Stock	672
Surplus	689
Undivided Profits	24,471
TOTAL EQUITY CAPITAL	25,832
TOTAL LIABILITIES & EQUITY	170,869

Nationally Chartered Banks Headquartered in Utah
June 30, 2026

9 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	B2 Bank N.A.	Column N.A.	Happen Bank N.A.
ASSETS					
Cash and Due	146,047,114	39,183,595	51,823	576,369	899,767
Securities	122,445,478	3,153,904	7,453	604,157	4,036,374
Federal Funds Sold	43,654,573	0	14,471	0	0
Loan & Lease Financing Receivables	497,322,158	172,328,803	38,632	358,644	7,043,712
LESS: Allowance for Losses	7,267,763	5,614,779	357	2,012	192,893
Trading Assets	80,071,622	0	0	0	0
Premises and Fixed Assets	1,648,622	0	345	61,147	105,800
Other Real Estate Owned	18,103	0	0	0	0
Investments in Unconsolidated Subs	280,059	94,788	0	0	0
Investments in RE Ventures	4,751,373	1,805,931	0	0	0
Intangible Assets	1,645,178	0	399	238	148,441
Other Assets	27,646,994	2,993,950	1,822	170,361	435,642
TOTAL ASSETS	918,263,511	213,946,192	114,588	1,768,904	12,476,843
LIABILITIES					
Deposits (Noninterest-Bearing)	30,251,277	413,178	10,007	428,778	518,063
Deposits (Interest-Bearing)	665,663,038	171,141,690	93,817	1,100,798	10,336,236
Federal Funds Purchased	22,472,060	0	0	0	0
Trading Liabilities	30,935,000	0	0	0	0
Other Borrowed Money	51,790,655	11,778,404	0	0	0
Notes and Subordinated Debentures	2,464,518	1,500,000	0	0	0
Other Liabilities	28,855,734	9,958,437	149	64,507	193,744
TOTAL LIABILITIES	832,432,282	194,791,709	103,973	1,594,083	11,048,043
EQUITY CAPITAL					
Perpetual Preferred Stock	66,317	0	0	0	0
Common Stock	10,110	50	200	9,713	0
Surplus	38,050,148	4,410,833	13,564	28,445	988,498
Undivided Profits	47,704,654	14,743,600	(3,149)	136,663	440,302
TOTAL EQUITY CAPITAL	85,831,229	19,154,483	10,615	174,821	1,428,800
TOTAL LIABILITIES & EQUITY	918,263,511	213,946,192	114,588	1,768,904	12,476,843

Nationally Chartered Banks Headquartered in Utah
June 30, 2026

9 Reporting Figures In Thousands of Dollars	Morgan Stanley Bank N.A.	SoFi Bank N.A.	UBS Bank USA N.A.	Varo Bank N.A.	Zions Bancorporation N.A.
ASSETS					
Cash and Due	79,430,000	3,787,737	19,876,540	179,299	2,061,984
Securities	82,556,000	4,034,230	10,158,234	29,820	17,865,306
Federal Funds Sold	42,517,000	0	0	0	1,123,102
Loan & Lease Financing Receivables	115,123,000	46,722,712	93,052,192	97,077	62,557,386
LESS: Allowance for Losses	616,000	56,459	113,331	9,691	662,241
Trading Assets	79,547,000	205,503	0	0	319,119
Premises and Fixed Assets	205,000	3,257	7,877	1,054	1,264,142
Other Real Estate Owned	10,000	0	2,399	0	5,704
Investments in Unconsolidated Subs	0	0	0	0	185,271
Investments in RE Ventures	2,573,000	0	0	0	372,442
Intangible Assets	0	368,225	2,842	12,859	1,112,174
Other Assets	17,973,000	1,756,206	1,451,715	27,403	2,836,895
TOTAL ASSETS	419,318,000	56,821,411	124,438,468	337,821	89,041,284
LIABILITIES					
Deposits (Noninterest-Bearing)	2,348,000	141,972	41,226	117,235	26,232,818
Deposits (Interest-Bearing)	276,589,000	46,639,741	109,285,558	92,582	50,383,616
Federal Funds Purchased	21,103,000	0	243,237	0	1,125,823
Trading Liabilities	30,935,000	0	0	0	0
Other Borrowed Money	32,782,000	1,488,308	4,412,441	0	1,329,502
Notes and Subordinated Debentures	0	0	0	0	964,518
Other Liabilities	14,929,000	1,273,434	1,053,177	59,124	1,324,162
TOTAL LIABILITIES	378,686,000	49,543,455	115,035,639	268,941	81,360,439
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	66,317
Common Stock	0	0	1	0	146
Surplus	21,996,000	5,144,566	2,909,954	956,533	1,601,755
Undivided Profits	18,636,000	2,133,390	6,492,874	(887,653)	6,012,627
TOTAL EQUITY CAPITAL	40,632,000	7,277,956	9,402,829	68,880	7,680,845
TOTAL LIABILITIES & EQUITY	419,318,000	56,821,411	124,438,468	337,821	89,041,284

Out-of-State Banks with Branches in Utah
June 30, 2026

17 Reporting Figures In Thousands of Dollars	Total Non-Utah Banks	Bank of America N.A.	Banterra Bank	BMO Bank N.A.	Columbia Bank
ASSETS					
Cash and Due	979,326,348	214,606,000	52,228	25,588,475	1,768,192
Securities	2,558,153,394	835,065,000	540,592	64,758,606	11,252,523
Federal Funds Sold	583,292,577	69,770,000	0	81,406	2
Loan & Lease Financing Receivables	4,896,487,630	1,211,486,000	2,658,690	141,639,383	47,226,797
LESS: Allowance for Losses	68,299,875	13,099,000	25,246	2,220,184	457,929
Trading Assets	1,052,592,142	133,102,000	0	124,943	21,316
Premises and Fixed Assets	78,047,629	22,291,000	29,978	1,987,451	581,662
Other Real Estate Owned	818,871	132,000	0	32,245	4,942
Investments in Unconsolidated Subs	35,308,854	8,411,000	0	20,075	340,237
Investments in RE Ventures	40,692,726	16,924,000	0	0	0
Intangible Assets	181,226,080	58,274,000	10,089	11,181,153	2,223,649
Other Assets	536,244,219	97,683,000	92,447	11,779,193	2,406,266
TOTAL ASSETS	10,873,890,595	2,654,645,000	3,358,778	254,972,746	65,367,657
LIABILITIES					
Deposits (Noninterest-Bearing)	1,939,659,922	608,067,000	501,924	45,780,561	17,353,285
Deposits (Interest-Bearing)	6,213,057,185	1,513,737,000	2,511,831	148,359,868	34,838,595
Federal Funds Purchased	465,219,787	98,293,000	0	1,574,049	189,017
Trading Liabilities	303,830,551	51,864,000	0	151,633	0
Other Borrowed Money	579,842,755	93,600,000	93,975	18,647,081	4,254,132
Notes and Subordinated Debentures	14,469,382	1,398,000	0	0	0
Other Liabilities	384,785,635	46,897,000	25,046	3,988,245	885,420
TOTAL LIABILITIES	9,900,865,217	2,413,856,000	3,132,776	218,501,437	57,520,449
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	17,745,070	3,020,000	800	510,187	3,592,949
Surplus	547,094,179	177,632,000	81,833	29,678,881	5,048,198
Undivided Profits	408,186,129	60,137,000	143,369	6,282,241	(793,939)
TOTAL EQUITY CAPITAL	973,025,378	240,789,000	226,002	36,471,309	7,847,208
TOTAL LIABILITIES & EQUITY	10,873,890,595	2,654,645,000	3,358,778	254,972,746	65,367,657
*Deposits in Utah if available	54,410,294			2,262,954	

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

Out-of-State Banks with Branches in Utah
June 30, 2026

17 Reporting Figures In Thousands of Dollars	D. L. Evans Bank	Fortis Bank	Glacier Bank	Goldman Sachs Bank USA	JPMorgan Chase Bank N.A.
ASSETS					
Cash and Due	407,177	69,312	1,056,679	125,503,000	316,326,000
Securities	1,325,604	176,854	6,489,027	137,369,000	808,482,000
Federal Funds Sold	0	0	0	35,687,000	407,124,000
Loan & Lease Financing Receivables	1,810,758	1,059,855	21,408,868	248,990,000	1,561,577,000
LESS: Allowance for Losses	25,581	9,867	260,025	1,402,000	25,942,000
Trading Assets	0	0	90	142,755,000	677,345,000
Premises and Fixed Assets	73,261	6,307	565,482	258,000	31,891,000
Other Real Estate Owned	0	0	1,219	0	271,000
Investments in Unconsolidated Subs	0	0	225,118	19,000	3,955,000
Investments in RE Ventures	0	0	0	0	21,395,000
Intangible Assets	643	10	1,484,397	1,160,000	50,505,000
Other Assets	109,989	50,649	606,370	68,449,000	238,386,000
TOTAL ASSETS	3,701,851	1,353,120	31,577,225	758,788,000	4,091,315,000
LIABILITIES					
Deposits (Noninterest-Bearing)	997,033	481,790	7,430,215	203,000	672,556,000
Deposits (Interest-Bearing)	2,168,957	630,821	17,430,681	498,601,000	2,147,728,000
Federal Funds Purchased	112,710	0	1,952,501	49,919,000	259,329,000
Trading Liabilities	0	0	90	47,951,000	169,535,000
Other Borrowed Money	50,000	115,000	84,486	50,673,000	281,794,000
Notes and Subordinated Debentures	0	0	0	3,523,000	0
Other Liabilities	29,835	9,032	353,152	47,696,000	218,763,000
TOTAL LIABILITIES	3,358,535	1,236,643	27,251,125	698,566,000	3,749,705,000
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	901	562	20	8,000,000	2,028,000
Surplus	104,625	79,158	3,495,618	35,931,000	119,540,000
Undivided Profits	237,790	36,757	830,462	16,291,000	220,042,000
TOTAL EQUITY CAPITAL	343,316	116,477	4,326,100	60,222,000	341,610,000
TOTAL LIABILITIES & EQUITY	3,701,851	1,353,120	31,577,225	758,788,000	4,091,315,000
*Deposits in Utah if available	144,026	80,395	3,242,272		27,120,663

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

Out-of-State Banks with Branches in Utah
June 30, 2026

17 Reporting Figures In Thousands of Dollars	KeyBank N.A.	NBH Bank	Northwest Bank	Regions Bank	Stride Bank N.A.
ASSETS					
Cash and Due	14,107,955	364,662	303,853	10,964,000	303,017
Securities	47,977,435	1,343,506	269,449	33,192,000	62,059
Federal Funds Sold	9,589	0	0	0	0
Loan & Lease Financing Receivables	111,809,579	9,794,984	863,216	99,791,000	5,008,371
LESS: Allowance for Losses	1,454,587	110,219	12,901	1,489,000	21,235
Trading Assets	175,251	5,679	0	1,000	0
Premises and Fixed Assets	1,036,096	261,105	4,153	2,104,000	16,851
Other Real Estate Owned	12,809	4,174	0	19,000	153
Investments in Unconsolidated Subs	2	0	0	189,000	0
Investments in RE Ventures	2,373,726	0	0	0	0
Intangible Assets	3,138,598	520,934	834	6,374,000	1,170
Other Assets	9,369,033	352,230	25,149	8,642,000	47,189
TOTAL ASSETS	188,555,486	12,537,055	1,453,753	159,787,000	5,417,575
LIABILITIES					
Deposits (Noninterest-Bearing)	30,875,976	2,769,073	246,817	40,668,000	4,533,124
Deposits (Interest-Bearing)	127,604,403	7,784,993	853,848	91,108,000	423,670
Federal Funds Purchased	5,095	20,239	0	200,000	0
Trading Liabilities	695,474	5,687	0	0	0
Other Borrowed Money	6,892,170	125,000	100,107	5,711,000	55
Notes and Subordinated Debentures	1,322,382	0	0	497,000	0
Other Liabilities	2,432,067	169,596	18,933	3,593,000	67,431
TOTAL LIABILITIES	169,827,567	10,874,588	1,219,705	141,777,000	5,024,280
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	50,000	1	3,500	0	950
Surplus	11,212,073	1,207,537	83,915	16,483,000	112,480
Undivided Profits	7,465,846	454,929	146,633	1,527,000	279,865
TOTAL EQUITY CAPITAL	18,727,919	1,662,467	234,048	18,010,000	393,295
TOTAL LIABILITIES & EQUITY	188,555,486	12,537,055	1,453,753	159,787,000	5,417,575
*Deposits in Utah if available	3,841,073	402,600			

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

Out-of-State Banks with Branches in Utah
June 30, 2026

17 Reporting Figures In Thousands of Dollars	U.S. Bank N.A.	WaFd Bank	Wells Fargo Bank N.A.
ASSETS			
Cash and Due	65,807,953	674,845	201,423,000
Securities	162,532,218	5,048,521	442,269,000
Federal Funds Sold	59,580	0	70,561,000
Loan & Lease Financing Receivables	413,337,467	20,235,662	997,790,000
LESS: Allowance for Losses	7,645,270	214,831	13,910,000
Trading Assets	3,955,863	0	95,106,000
Premises and Fixed Assets	3,787,343	330,940	12,823,000
Other Real Estate Owned	24,150	8,179	309,000
Investments in Unconsolidated Subs	278,422	0	21,871,000
Investments in RE Ventures	0	0	0
Intangible Assets	17,192,933	443,670	28,715,000
Other Assets	46,224,287	1,050,417	50,971,000
TOTAL ASSETS	705,554,946	27,577,403	1,907,928,000
LIABILITIES			
Deposits (Noninterest-Bearing)	87,143,945	2,797,179	417,255,000
Deposits (Interest-Bearing)	454,742,429	18,254,089	1,146,279,000
Federal Funds Purchased	1,306,176	0	52,319,000
Trading Liabilities	3,637,667	0	29,990,000
Other Borrowed Money	63,701,390	3,263,359	50,738,000
Notes and Subordinated Debentures	4,600,000	0	3,129,000
Other Liabilities	20,957,687	235,191	38,665,000
TOTAL LIABILITIES	636,089,294	24,549,818	1,738,375,000
EQUITY CAPITAL			
Perpetual Preferred Stock	0	0	0
Common Stock	18,200	0	519,000
Surplus	29,946,193	799,668	115,658,000
Undivided Profits	39,501,259	2,227,917	53,376,000
TOTAL EQUITY CAPITAL	69,465,652	3,027,585	169,553,000
TOTAL LIABILITIES & EQUITY	705,554,946	27,577,403	1,907,928,000
*Deposits in Utah if available	3,723,000	544,563	13,048,748

*Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions that 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, 2026

19 State and 9 National Reporting
Figures in Thousands

	State	National
INTEREST INCOME		
Loans Secured by Real Estate	$ 786,018	$ 2,204,310
Commercial & Industrial Loans	1,698,149	3,320,589
Credit Cards	7,620	8,022,449
Installment Loans	3,895,946	2,713,993
All Other Loans	27,268	4,257,728
Leasing	36,482	10,690
Interest on Balances Due	178,666	2,204,564
Securities	464,298	2,122,803
Trading Assets	0	416,000
Federal Funds Sold	4,231	1,329,027
Other Interest Income	51,221	833,806
TOTAL INTEREST INCOME	7,149,899	27,435,959
INTEREST EXPENSE		
Transaction Accounts	45,904	2,117,651
Savings Deposits (Includes MMDAs)	1,740,426	4,225,596
Time Deposits of $100,000 or More	124,869	110,808
Time Deposits of Less Than $100,000	756,259	2,055,726
Foreign Offices	0	9,000
Federal Funds Purchased	13,337	1,038,654
Trading Liabilities & Other Borrowed Money	223,019	1,990,786
Subordinated Notes & Debentures	0	65,671
TOTAL INTEREST EXPENSE	2,903,814	11,613,892
NET INTEREST INCOME	4,246,085	15,822,067
Provision for Loan Loss	1,009,851	1,990,202
NONINTEREST INCOME		
Fiduciary Accounts	8,836	34,292
Service Charges on Deposit Accounts	9,939	188,129
Trading Revenue	0	1,842,102
Net Servicing Fees	37,669	17,989
Net Gains (Losses) on Sales of Other Assets	(3,374)	142,125
Other	1,961,842	18,790,798
TOTAL NONINTEREST INCOME	2,014,912	21,015,435
Gains (Losses) on Securities	2,374	235,543
NONINTEREST EXPENSE		
Salaries & Employee Benefits	1,123,511	2,432,892
Premises & Fixed Assets	81,266	221,629
Other	2,274,607	20,889,602
TOTAL NONINTEREST EXPENSE	3,479,384	23,544,123
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	1,774,136	11,538,720
Applicable Income Taxes	385,248	2,843,827
Extraordinary Items & Other Adjustments (Net of Taxes)	0	0
NET INCOME	$ 1,388,888	$ 8,694,893

State Chartered Banks
December 31, 2025

19 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	13,181,294	9,663,000	249,509	39,956	719,055	207,976
Securities	28,170,734	22,885,000	271,193	47,732	136,741	50,763
Federal Funds Sold	190,092	0	565	775	7,834	0
Loan & Lease Financing Receivables	155,471,384	137,806,000	2,883,749	215,467	2,561,919	1,130,101
LESS: Allowance for Losses	3,853,566	3,493,000	36,758	2,486	33,931	46,637
Trading Assets	3,000	3,000	0	0	0	0
Premises and Fixed Assets	1,151,618	834,000	49,394	5,760	76,931	20,788
Other Real Estate Owned	7,431	1,000	0	0	1,869	3,139
Investments in Unconsolidated Subs	633,683	569,000	39,671	0	19,700	5,312
Investments in RE Ventures	2,090,909	2,089,000	0	0	0	0
Intangible Assets	60,616	19,000	8,905	0	20	3,265
Other Assets	15,953,506	14,272,000	108,975	9,858	36,799	53,823
TOTAL ASSETS	213,060,701	184,648,000	3,575,203	317,062	3,526,937	1,428,530
LIABILITIES						
Deposits (Noninterest-Bearing)	9,864,932	220,000	771,777	88,571	698,965	163,359
Deposits (Interest-Bearing)	169,521,246	154,817,000	2,090,680	185,982	2,460,973	1,028,846
Federal Funds Purchased	706,272	545,000	116,987	0	0	0
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	11,884,577	11,237,000	95,000	7,500	0	12,696
Notes and Subordinated Debentures	0	0	0	0	0	0
Other Liabilities	2,861,942	2,552,000	53,287	3,208	23,311	19,260
TOTAL LIABILITIES	194,838,969	169,371,000	3,127,731	285,261	3,183,249	1,224,161
EQUITY CAPITAL						
Perpetual Preferred Stock	0	0	0	0	0	0
Common Stock	134,253	1,000	3,656	500	6,582	35,290
Surplus	15,568,587	15,143,000	117,706	4,913	25,920	0
Undivided Profits	2,518,892	133,000	326,110	26,388	311,186	169,079
TOTAL EQUITY CAPITAL	18,221,732	15,277,000	447,472	31,801	343,688	204,369
TOTAL LIABILITIES & EQUITY	213,060,701	184,648,000	3,575,203	317,062	3,526,937	1,428,530

State Chartered Banks
December 31, 2025

19 Reporting Figures In Thousands of Dollars	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank	Home Savings Bank
ASSETS							
Cash and Due	26,276	2,654	163,400	44,386	15,684	1,594,241	13,178
Securities	554,719	16,166	37,682	110,856	264,328	2,467,843	0
Federal Funds Sold	69,700	22,474	0	0	0	0	999
Loan & Lease Financing Receivables	1,367,370	144,635	734,603	662,754	287,041	118,512	96,706
LESS: Allowance for Losses	43,720	2,670	36,796	8,468	5,356	7,628	979
Trading Assets	0	0	0	0	0	0	0
Premises and Fixed Assets	37,486	730	5,503	14,207	11,988	511	1,390
Other Real Estate Owned	864	0	27	0	0	0	0
Investments in Unconsolidated Subs	0	0	0	0	0	0	0
Investments in RE Ventures	0	0	0	1,909	0	0	0
Intangible Assets	6,320	0	4,306	1,240	541	10,928	0
Other Assets	32,214	3,820	58,729	18,656	12,252	1,020,444	1,696
TOTAL ASSETS	2,051,229	187,809	967,454	845,540	586,478	5,204,851	112,990
LIABILITIES							
Deposits (Noninterest-Bearing)	513,709	45,051	192,793	148,932	183,886	4,732,976	0
Deposits (Interest-Bearing)	1,168,540	98,849	587,364	585,468	346,974	140,500	89,827
Federal Funds Purchased	40,785	3,500	0	0	0	0	0
Trading Liabilities	0	0	0	0	0	0	0
Other Borrowed Money	0	9,658	0	20,000	0	0	5,000
Notes and Subordinated Debentures	0	0	0	0	0	0	0
Other Liabilities	19,498	3,104	29,746	7,951	2,860	52,736	945
TOTAL LIABILITIES	1,742,532	160,162	809,903	762,351	533,720	4,926,212	95,772
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	528	737	438	41,064	1,701	0	500
Surplus	1,572	13,082	10,764	5,182	3,562	151,560	350
Undivided Profits	306,597	13,828	146,349	36,943	47,495	127,079	16,368
TOTAL EQUITY CAPITAL	308,697	27,647	157,551	83,189	52,758	278,639	17,218
TOTAL LIABILITIES & EQUITY	2,051,229	187,809	967,454	845,540	586,478	5,204,851	112,990

State Chartered Banks
December 31, 2025

19 Reporting Figures In Thousands of Dollars	Liberty Bank	Prime Alliance Bank	Redemption Bank	State Bank of Southern Utah	Sunwest Bank	Transportation Alliance Bank	Utah Independent Bank
ASSETS							
Cash and Due	9,926	6,767	14,621	121,283	124,405	158,053	6,924
Securities	436	169,633	3,010	480,103	514,616	139,825	20,088
Federal Funds Sold	0	62,192	39	416	0	7,891	17,207
Loan & Lease Financing Receivables	0	852,860	52,514	1,882,470	3,335,882	1,228,483	110,318
LESS: Allowance for Losses	0	29,043	740	24,159	58,835	21,251	1,109
Trading Assets	0	0	0	0	0	0	0
Premises and Fixed Assets	0	182	118	53,109	22,787	15,244	1,490
Other Real Estate Owned	0	0	0	532	0	0	0
Investments in Unconsolidated Subs	0	0	0	0	0	0	0
Investments in RE Ventures	0	0	0	0	0	0	0
Intangible Assets	0	0	0	6,066	25	0	0
Other Assets	2,665	10,727	2,642	80,992	148,995	72,958	5,261
TOTAL ASSETS	13,027	1,073,318	72,204	2,600,812	4,087,875	1,601,203	160,179
LIABILITIES							
Deposits (Noninterest-Bearing)	195	36,293	17,169	588,841	1,407,981	6,134	48,300
Deposits (Interest-Bearing)	7,987	932,029	40,361	1,696,981	1,768,499	1,387,526	86,860
Federal Funds Purchased	0	0	0	0	0	0	0
Trading Liabilities	0	0	0	0	0	0	0
Other Borrowed Money	0	0	0	0	484,341	13,382	0
Notes and Subordinated Debentures	0	0	0	0	0	0	0
Other Liabilities	191	3,224	562	22,839	44,791	20,546	1,883
TOTAL LIABILITIES	8,373	971,546	58,092	2,308,661	3,705,612	1,427,588	137,043
EQUITY CAPITAL							
Perpetual Preferred Stock	0	0	0	0	0	0	0
Common Stock	3,278	243	1,050	255	36,759	0	672
Surplus	7,630	28,708	4,359	6,444	0	43,146	689
Undivided Profits	(6,254)	72,821	8,703	285,452	345,504	130,469	21,775
TOTAL EQUITY CAPITAL	4,654	101,772	14,112	292,151	382,263	173,615	23,136
TOTAL LIABILITIES & EQUITY	13,027	1,073,318	72,204	2,600,812	4,087,875	1,601,203	160,179

Nationally Chartered Banks Headquartered in Utah
December 31, 2025

6 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	LendingClub Bank N.A.	Morgan Stanley Bank N.A.	SoFi Bank N.A.
ASSETS					
Cash and Due	66,183,589	41,080,080	901,246	15,806,000	5,405,856
Securities	114,818,335	244,580	3,696,626	90,056,000	2,600,697
Federal Funds Sold	8,484,244	0	0	7,064,000	0
Loan & Lease Financing Receivables	377,493,021	171,108,997	6,507,509	101,868,000	36,794,746
LESS: Allowance for Losses	7,416,118	5,849,602	275,743	553,000	50,933
Trading Assets	32,688,464	0	0	32,535,000	89,520
Premises and Fixed Assets	1,352,959	0	87,052	0	3,395
Other Real Estate Owned	12,783	0	0	8,000	0
Investments in Unconsolidated Subs	255,586	90,207	0	0	0
Investments in RE Ventures	4,815,914	1,813,112	0	2,606,000	0
Intangible Assets	1,598,537	0	135,577	0	333,275
Other Assets	11,741,899	2,787,819	419,744	3,958,000	1,391,579
TOTAL ASSETS	612,029,213	211,275,193	11,472,011	253,348,000	46,568,135
LIABILITIES					
Deposits (Noninterest-Bearing)	29,259,835	460,784	488,943	2,201,000	136,911
Deposits (Interest-Bearing)	469,415,895	167,327,671	9,459,483	202,944,000	39,569,841
Federal Funds Purchased	1,237,871	0	0	501,000	0
Trading Liabilities	524,000	0	0	524,000	0
Other Borrowed Money	34,230,035	13,022,349	0	18,316,000	0
Notes and Subordinated Debentures	2,469,116	1,500,000	0	0	0
Other Liabilities	15,695,463	9,953,834	217,930	3,286,000	830,964
TOTAL LIABILITIES	552,832,215	192,264,638	10,166,356	227,772,000	40,537,716
EQUITY CAPITAL					
Perpetual Preferred Stock	66,317	0	0	0	0
Common Stock	198	50	0	0	0
Surplus	20,410,156	4,410,833	953,338	8,005,000	4,378,893
Undivided Profits	38,720,328	14,599,673	352,317	17,571,000	1,651,526
TOTAL EQUITY CAPITAL	59,196,999	19,010,556	1,305,655	25,576,000	6,030,419
TOTAL LIABILITIES & EQUITY	612,029,214	211,275,194	11,472,011	253,348,000	46,568,135

Nationally Chartered Banks Headquartered in Utah
December 31, 2025

6 Reporting Figures In Thousands of Dollars	Varo Bank N.A.	Zions Bancorporation N.A.
ASSETS		
Cash and Due	219,682	2,770,725
Securities	32,166	18,188,266
Federal Funds Sold	0	1,420,244
Loan & Lease Financing Receivables	95,714	61,118,055
LESS: Allowance for Losses	8,789	678,051
Trading Assets	0	63,944
Premises and Fixed Assets	1,511	1,261,001
Other Real Estate Owned	0	4,783
Investments in Unconsolidated Subs	0	165,379
Investments in RE Ventures	0	396,802
Intangible Assets	14,869	1,114,816
Other Assets	21,032	3,163,725
TOTAL ASSETS	376,185	88,989,689
LIABILITIES		
Deposits (Noninterest-Bearing)	149,201	25,822,996
Deposits (Interest-Bearing)	62,218	50,052,682
Federal Funds Purchased	0	736,871
Trading Liabilities	0	0
Other Borrowed Money	0	2,891,686
Notes and Subordinated Debentures	0	969,116
Other Liabilities	70,100	1,336,635
TOTAL LIABILITIES	281,519	81,809,986
EQUITY CAPITAL		
Perpetual Preferred Stock	0	66,317
Common Stock	0	148
Surplus	935,729	1,726,363
Undivided Profits	(841,063)	5,386,875
TOTAL EQUITY CAPITAL	94,666	7,179,703
TOTAL LIABILITIES & EQUITY	376,185	88,989,689

Out-of-State Banks with Branches in Utah
December 31, 2025

17 Reporting Figures In Thousands of Dollars	Total Non-Utah Banks	Bank of America N.A.	Banterra Bank	BMO Bank N.A.	Columbia Bank
ASSETS					
Cash and Due	951,579,096	217,128,000	64,094	24,168,686	2,379,541
Securities	2,509,967,846	889,828,000	547,063	63,650,511	11,223,383
Federal Funds Sold	517,709,566	37,306,000	0	80,813	2
Loan & Lease Financing Receivables	4,703,238,325	1,180,073,000	2,568,088	139,803,132	48,038,606
LESS: Allowance for Losses	67,952,746	13,188,000	23,950	2,248,839	466,424
Trading Assets	841,697,296	130,212,000	0	347,871	19,370
Premises and Fixed Assets	73,709,183	19,381,000	30,362	1,975,667	572,923
Other Real Estate Owned	832,474	132,000	0	27,697	2,440
Investments in Unconsolidated Subs	35,215,913	9,021,000	0	23,320	343,652
Investments in RE Ventures	40,427,513	17,360,000	0	0	0
Intangible Assets	183,451,038	58,310,000	10,139	12,719,774	2,297,602
Other Assets	485,162,809	91,260,000	92,939	11,525,518	2,410,257
TOTAL ASSETS	10,275,038,313	2,636,823,000	3,288,735	252,074,150	66,821,352
LIABILITIES					
Deposits (Noninterest-Bearing)	1,842,729,587	578,067,000	485,651	44,817,492	17,543,729
Deposits (Interest-Bearing)	6,016,771,478	1,523,901,000	2,493,843	152,161,781	36,792,550
Federal Funds Purchased	350,727,272	117,762,000	0	1,345,516	207,265
Trading Liabilities	237,778,106	35,328,000	0	117,540	0
Other Borrowed Money	510,392,626	89,778,000	51,400	12,673,254	3,202,952
Notes and Subordinated Debentures	11,639,252	1,403,000	14,932	0	0
Other Liabilities	322,552,323	44,334,000	26,185	3,566,727	933,011
TOTAL LIABILITIES	9,292,590,644	2,390,573,000	3,072,011	214,682,310	58,679,507
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	17,728,228	3,020,000	800	510,187	3,576,107
Surplus	546,035,190	177,631,000	81,833	29,677,890	5,446,182
Undivided Profits	418,684,251	65,599,000	134,091	7,203,763	(880,444)
TOTAL EQUITY CAPITAL	982,447,669	246,250,000	216,724	37,391,840	8,141,845
TOTAL LIABILITIES & EQUITY	10,275,038,313	2,636,823,000	3,288,735	252,074,150	66,821,352
*Deposits in Utah if available	53,416,826			2,354,408	

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

Out-of-State Banks with Branches in Utah
December 31, 2025

17 Reporting Figures In Thousands of Dollars	D. L. Evans Bank	Fortis Bank	Glacier Bank	Goldman Sachs Bank USA	JPMorgan Chase Bank N.A.
ASSETS					
Cash and Due	450,217	45,910	1,235,261	111,452,000	350,456,000
Securities	1,321,018	189,842	7,127,403	88,493,000	777,844,000
Federal Funds Sold	0	0	0	40,388,000	358,917,000
Loan & Lease Financing Receivables	1,753,822	1,079,801	20,966,982	228,046,000	1,497,490,000
LESS: Allowance for Losses	23,805	10,178	255,319	1,470,000	25,539,000
Trading Assets	0	0	72	124,190,000	475,678,000
Premises and Fixed Assets	70,973	6,597	557,788	281,000	30,563,000
Other Real Estate Owned	0	0	284	0	257,000
Investments in Unconsolidated Subs	0	0	218,317	2,000	3,866,000
Investments in RE Ventures	0	0	0	0	20,615,000
Intangible Assets	719	10	1,493,831	1,160,000	50,518,000
Other Assets	104,079	52,473	611,040	52,455,000	211,997,000
TOTAL ASSETS	3,677,023	1,364,455	31,955,659	644,997,000	3,752,662,000
LIABILITIES					
Deposits (Noninterest-Bearing)	1,052,377	486,969	7,318,485	164,000	625,433,000
Deposits (Interest-Bearing)	2,090,758	595,327	17,463,075	438,167,000	2,072,409,000
Federal Funds Purchased	132,063	0	2,084,113	16,395,000	147,880,000
Trading Liabilities	0	0	72	44,691,000	132,799,000
Other Borrowed Money	50,000	159,308	520,281	47,621,000	260,048,000
Notes and Subordinated Debentures	0	0	0	23,000	0
Other Liabilities	24,643	10,554	369,869	32,566,000	178,123,000
TOTAL LIABILITIES	3,349,841	1,252,158	27,755,895	579,627,000	3,416,692,000
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	901	562	20	8,000,000	2,028,000
Surplus	104,625	78,880	3,490,030	35,912,000	119,403,000
Undivided Profits	221,656	32,855	709,714	21,458,000	214,539,000
TOTAL EQUITY CAPITAL	327,182	112,297	4,199,764	65,370,000	335,970,000
TOTAL LIABILITIES & EQUITY	3,677,023	1,364,455	31,955,659	644,997,000	3,752,662,000
*Deposits in Utah if available	154,414	87,710	3,425,607		25,490,350

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

Out-of-State Banks with Branches in Utah
December 31, 2025

17 Reporting Figures In Thousands of Dollars	KeyBank N.A.	NBH Bank	Northwest Bank	Regions Bank	Stride Bank N.A.
ASSETS					
Cash and Due	11,427,924	403,177	401,986	11,845,000	613,599
Securities	48,217,097	1,179,650	178,048	33,894,000	70,012
Federal Funds Sold	10,031	0	0	0	0
Loan & Lease Financing Receivables	107,822,865	7,456,719	878,722	96,123,000	4,136,107
LESS: Allowance for Losses	1,437,653	87,384	15,025	1,556,000	20,974
Trading Assets	190,892	7,079	0	25,000	0
Premises and Fixed Assets	1,041,977	241,112	4,958	2,096,000	15,666
Other Real Estate Owned	11,175	1,674	0	17,000	40
Investments in Unconsolidated Subs	2	0	0	180,000	0
Investments in RE Ventures	2,452,513	0	0	0	0
Intangible Assets	3,165,273	353,502	653	6,407,000	1,170
Other Assets	8,805,414	281,349	26,083	8,381,000	40,185
TOTAL ASSETS	181,707,510	9,836,878	1,475,425	157,412,000	4,855,805
LIABILITIES					
Deposits (Noninterest-Bearing)	27,613,889	2,361,936	278,608	39,635,000	4,069,704
Deposits (Interest-Bearing)	126,045,930	6,080,492	857,920	92,352,000	391,807
Federal Funds Purchased	12,936	17,350	0	0	0
Trading Liabilities	639,021	7,085	0	0	0
Other Borrowed Money	3,428,405	0	100,138	3,418,000	116
Notes and Subordinated Debentures	1,932,320	0	0	497,000	0
Other Liabilities	2,960,000	123,557	14,600	3,379,000	36,488
TOTAL LIABILITIES	162,632,501	8,590,420	1,251,266	139,281,000	4,498,115
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	50,000	1	3,500	0	950
Surplus	11,173,849	789,688	82,872	16,454,000	112,480
Undivided Profits	7,851,160	456,769	137,787	1,677,000	244,260
TOTAL EQUITY CAPITAL	19,075,009	1,246,458	224,159	18,131,000	357,690
TOTAL LIABILITIES & EQUITY	181,707,510	9,836,878	1,475,425	157,412,000	4,855,805
*Deposits in Utah if available	4,034,454	423,300			

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

Out-of-State Banks with Branches in Utah
December 31, 2025

17 Reporting Figures In Thousands of Dollars	U.S. Bank N.A.	WaFd Bank	Wells Fargo Bank N.A.
ASSETS			
Cash and Due	46,282,835	734,866	172,490,000
Securities	166,357,745	4,907,074	414,940,000
Federal Funds Sold	5,725,720	0	75,282,000
Loan & Lease Financing Receivables	393,873,055	20,051,426	953,077,000
LESS: Allowance for Losses	7,604,656	199,539	13,806,000
Trading Assets	3,697,012	0	107,330,000
Premises and Fixed Assets	3,765,938	312,222	12,792,000
Other Real Estate Owned	24,426	8,738	350,000
Investments in Unconsolidated Subs	221,622	0	21,340,000
Investments in RE Ventures	0	0	0
Intangible Assets	17,371,281	443,084	29,199,000
Other Assets	46,410,249	1,011,223	49,699,000
TOTAL ASSETS	676,125,227	27,269,094	1,822,693,000
LIABILITIES			
Deposits (Noninterest-Bearing)	85,494,344	2,801,403	405,106,000
Deposits (Interest-Bearing)	447,980,869	18,704,126	1,078,284,000
Federal Funds Purchased	1,320,029	0	63,571,000
Trading Liabilities	3,327,388	0	20,869,000
Other Borrowed Money	43,793,240	2,436,532	43,112,000
Notes and Subordinated Debentures	4,600,000	0	3,169,000
Other Liabilities	21,022,145	271,544	34,791,000
TOTAL LIABILITIES	607,538,015	24,213,605	1,648,902,000
EQUITY CAPITAL			
Perpetual Preferred Stock	0	0	0
Common Stock	18,200	0	519,000
Surplus	29,946,193	799,668	114,851,000
Undivided Profits	38,622,819	2,255,821	58,421,000
TOTAL EQUITY CAPITAL	68,587,212	3,055,489	173,791,000
TOTAL LIABILITIES & EQUITY	676,125,227	27,269,094	1,822,693,000
*Deposits in Utah if available	3,822,000	550,998	13,073,585

*Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions that 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, 2025

19 State and 6 National Reporting Figures in Thousands	State	National
INTEREST INCOME		
Loans Secured by Real Estate	$ 1,565,835	$ 3,015,148
Commercial & Industrial Loans	3,282,089	6,223,446
Credit Card	132,345	15,486,366
Installment Loans	7,559,553	4,385,419
All Other Loans	56,618	5,407,296
Leasing	76,647	21,893
Interest on Balances Due	461,516	3,050,334
Securities	916,640	4,012,515
Trading Assets	0	548,000
Federal Funds Sold	6,684	575,656
Other Interest Income	83,880	505,490
TOTAL INTEREST INCOME	14,141,807	43,231,563
INTEREST EXPENSE		
Transaction Accounts	117,022	4,405,065
Savings Deposits (Includes MMDAs)	3,763,906	6,448,110
Time Deposits of $100,000 or More	293,200	187,838
Time Deposits of Less Than $100,000	1,637,674	3,078,812
Foreign Offices	0	0
Federal Funds Purchased	11,251	68,767
Trading Liabilities & Other Borrowed Money	324,565	2,171,222
Subordinated Notes & Debentures	0	121,054
TOTAL INTEREST EXPENSE	6,147,618	16,480,868
NET INTEREST INCOME	7,994,189	26,750,695
Provision for Loan Loss	1,685,787	4,800,742
NONINTEREST INCOME		
Fiduciary Accounts	15,950	65,099
Service Charges on Deposit Accounts	16,598	258,502
Trading Revenue	(1,000)	1,414,414
Net Servicing Fees	71,224	8,212
Net Gains (Losses) on Sales of Other Assets	(36,735)	312,464
Other	3,514,099	33,614,000
TOTAL NONINTEREST INCOME	3,580,136	35,672,691
Gains (Losses) on Securities	(518,040)	32,140
NONINTEREST EXPENSE		
Salaries & Employee Benefits	2,196,140	3,150,498
Premises & Fixed Assets	150,074	293,593
Other	4,393,095	35,540,245
TOTAL NONINTEREST EXPENSE	6,739,309	38,984,336
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	2,631,189	18,670,448
Applicable Income Taxes	516,655	4,488,299
Extraordinary Items & Other Adjustments (Net of Taxes)	0	0
NET INCOME	$ 2,114,534	$ 14,182,149

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Credit Unions

State Chartered Credit Unions
June 30, 2026

Credit Union / Phone Number	Address	Organized	President
Beckstrand & Associates Employees 801-944-7722	6322 South 3000 East, Suite 160 Salt Lake City, UT 84121	1983	Julie Jackson
Education First 801-392-4877	1250 Country Hill Drive Ogden, UT 84403	1932	Kent M. Greenfield
Firefighters 801-487-3219	280 East 12300 South, Suite 104 Draper, UT 84020	1929	Thomas R. Gourdin
Freedom 801-375-2120	815 North Freedom Boulevard Provo, UT 84604	1956	Ken Payne
Hi-Land 801-261-8909	5366 Executive Park Lane Murray, UT 84117	1957	Misty Miller
HollyFrontier Employees 801-298-1024	876 West Heritage Point West Bountiful, UT 84087	1940	Megan Nattress
Kings Peak 435-722-3795	180 North 300 East Roosevelt, UT 84066	1960	Ryan Reynolds
Members First 435-723-5231	120 East 1000 South Brigham City, UT 84302	1958	Darryn Hodgson
Millard County 435-743-6545	45 South Main Street Fillmore, UT 84631	1956	Scott Lemmon
National J.A.C.L. 801-425-5225	3776 South Highland Drive Salt Lake City, UT 84110	1943	Dean Hirabayashi
P & S 801-973-0575	2250 South Redwood Road, Suite 6 Salt Lake City, UT 84119	1980	Tammy Morgan
Pacific Horizon 801-489-3605	96 East Center Springville, UT 84663	1954	Mike Clayson
Presto Lewiston Employees 435-716-8588	1110 East 200 South Lewiston, UT 84320	1977	Gaylene Stone
S E A 435-201-2085	275 East 800 North Richfield, UT 84701	1957	Brent Prisbey
San Juan 435-678-2124	792 South 200 West Blanding, UT 84511	1963	Leah Lyman

State Chartered Credit Unions
June 30, 2026

Credit Union / Phone Number	Address	Organized	President
South Sanpete 435-835-2261	39 South Main Manti, UT 84642	1956	Jake Hill
Uintah 435-789-8353	783 West Highway 40 Vernal, UT 84078	1955	Dan E. Olsen
Utah Heritage 435-436-8288	84 West Main Moroni, UT 84646	1969	Tami Olsen
Utah Power 801-708-8900	957 East 6600 South Murray, UT 84121	1935	Ryan Pollick

Federally Chartered Credit Unions

June 30, 2026

Credit Union / Phone Number	Address	Organized	President
Alpine 801-225-0256	1510 North State Street Orem, UT 84057	1955	Paul Atkinson
America First 801-627-0900	PO Box 9199, 4774 South 1300 West, #3 Riverdale, UT 84409-0199	1939	Thayne Shaffer
American United 801-359-9600	PO Box 1030, 2687 West 7800 South West Jordan, UT 84084-1030	1952	Jake Bowman
C U P 801-374-1170	PO Box 50526, 302 East 1860 South Provo, UT 84605-0526	1960	Lin Thompson
Canyon View 801-481-8800	6874 South Center Park Drive West Jordan, UT 84084	1956	Jack Buttars
Cyprus 801-260-7600	PO Box 9002, 3876 West Center View Way West Jordan, UT 84084	1935	Eric Figgins
Deseret First 801-456-7000	PO Box 45046, 3999 West Parkway Boulevard West Valley City, UT 84120	1955	Shane London
Desert Rivers 435-259-6124	PO Box 1047, 725 North Main Moab, UT 84532-1047	1957	Samuel Crane
Desertview 435-687-2472	PO Box 580, 196 North Main Huntington, UT 84528	1960	Michael H. Nelson
Devils Slide 801-829-6900	PO Box 588, 243 East 125 North Morgan, UT 84050	1964	Jill J. Carrigan
Eastern Utah Community 435-637-2443	PO Box 719, 845 East Main Street Price, UT 84501-0719	1968	Bruce Yost
Elevate 435-723-3437	PO Box 624, 1023 South Medical Drive Brigham City, UT 84302	1954	Scott Webre
Flexpak 801-485-1052	1654 West 1250 South Woods Cross, UT 84087	1960	Ralph Jenkins
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, 5151 South 400 East Ogden, UT 84402	1936	David Butterfield

Federally Chartered Credit Unions
June 30, 2026

Credit Union / Phone Number	Address	Organized	President
Granite 801-288-3000	3675 South 900 East Salt Lake City, UT 84106	1986	Mark Young
Hercules First 801-968-9011	PO Box 26977, 3141 West 4700 South Salt Lake City, UT 84126-0977	1973	Brett Blackburn
Horizon Utah 801-451-5064	PO Box 687, 225 South 200 West Farmington, UT 84025-0687	1956	W. Page Bennett
Jordan 801-566-4195	PO Box 1888, 1750 West 11400 South #200 South Jordan, UT 84095	1950	Lindsey Merritt
Logan Medical 435-716-5392	500 East 1400 North Logan, UT 84341	1961	Dale D. Howe
LU 354 I B E W 801-975-9693	3405 West 1987 South Salt Lake City, UT 84104	1954	Linda J. Perschon
Mountain America 801-325-6228	9800 Monroe Street Sandy, UT 84070	1936	Sterling W. Nielsen
Nephi Western Employees 435-623-1895	PO Box 252, 155 North Main Nephi, UT 84648	1950	Mark Drake
New Heights 435-563-6882	72 East 700 North Logan, UT 84321	1963	Jordan Burdge
North Sanpete 435-462-9075	11917 East 24711 North Fairview, UT 84629	1959	Jessica Clare
Orem City Employees 801-229-7168	56 North State Street Orem, UT 84057	1960	Leonel Castillo
Ridgeline 801-328-1521	564 East 300 South Salt Lake City, UT 84102	1951	Doug C. Huntsman
Utah Community 801-223-8188	360 West 4800 North Provo, UT 84604	1955	Justin Olson
Utah First 801-320-2600	PO Box 2197, 200 East South Temple Salt Lake City, UT 84111	1935	Darin B. Moody
Valley Wide 435-789-6918	PO Box 461, 1330 East Highway 40 Vernal, UT 84078	1961	Monica Marchant
Varex 801-973-5052	1678 South Pioneer Road Salt Lake City, UT 84104	1967	Tammy Phillips

Federally Chartered Credit Unions
June 30, 2026

Credit Union / Phone Number	Address	Organized	President
Wasatch Peaks 801-627-8700	4723 Harrison Boulevard Ogden, UT 84403	2006	Jeff Shaw

Out-of-State Credit Unions with Branches in Utah

June 30, 2026

Credit Union / Phone Number	Address	Organized	President
Chartway[1] 757-552-1000	5700 Cleveland Street Virginia Beach, VA 23462	1959	Brian T. Schools
CommunityAmerica 913-905-7000	9777 Ridge Drive Lenexa, KS 66219	1963	Lisa Ginter
Delta Community 404-715-4725	3250 Riverwood Pkwy Southeast Atlanta, GA 30339	1940	Hank Halter
Operating Engineers Local Union #3 925-454-4000	250 North Canyons Parkway Livermore, CA 94551	1986	Jeff Hampton
Security Service 210-476-4000	16211 La Cantera Parkway San Antonio, TX 78256	1956	Michael Chapman

[1] Chartway is a Federal Credit Union that operates branches in Utah under the names of HeritageWest, SouthWest Community, and Utah Central Credit Unions.

Branches of State Chartered Credit Unions

Twenty Branches of Nineteen Credit Unions
June 30, 2026

Name of Credit Union / Branch	City	County
Beckstrand & Associates Employees Credit Union	Salt Lake City	Salt Lake
Education First Credit Union	Ogden	Weber
Firefighter's Credit Union	Draper	Salt Lake
Bountiful	Bountiful	Davis
Shared Branch*		
Freedom Credit Union	Provo	Utah
Springville	Springville	Utah
Hi-Land Credit Union	Murray	Salt Lake
HollyFrontier Employees Credit Union	West Bountiful	Davis
Kings Peak Credit Union	Roosevelt	Duchesne
Members First Credit Union	Brigham City	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*		
P & S Credit Union	Salt Lake City	Salt Lake
Prison	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
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
Uintah Credit Union	Vernal	Uintah

* See shared branch network listing on pages 64 thru 68.

Branches of State Chartered Credit Unions

Twenty Branches of Nineteen Credit Unions
June 30, 2026

Name of Credit Union / Branch	City	County
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
Roosevelt	Roosevelt	Duchesne
Vernal	Vernal	Uintah
Shared Branch*		

* See shared branch network listing on pages 64 thru 68.

State Chartered Credit Union

Shared Branch Network Listing

Credit Union Location:	Address:
American United	3226 South Main St, Salt Lake City, UT 84115
American United	8621 South 700 East, Sandy, UT 84070
American United	5688 West Parkway Boulevard, West Valley City, UT 84119
American United	500 South Foothill Drive #GA20-1, Salt Lake City, UT 84148
American United	458 East Main Street, Grantsville, UT 84029
American United	208 East 800 South, Salt Lake City, UT 84111
American United	2687 West 7800 South, West Jordan, UT 84088
American United	1 West Market Street, Sunnyside, UT 84539
Ascent	3910 West Campus Drive Room 213, Ogden, UT 84408
Ascent	2388 North 400 East, North Ogden, UT 84414
Ascent	5997 South 3500 West, Roy, UT 84067
Ascent	4140 Harrison Boulevard, Ogden, UT 84408
Canyon View	383 North Bluff St, St George, UT 84770
Canyon View	490 East 500 South, Salt Lake City, UT 84111
Canyon View	270 South 1500 East, Salt Lake City, UT 84112
Canyon View	505 Wakara Way, Salt Lake City, UT 84108
Canyon View	3088 South 1300 East, Salt Lake City, UT 84106
Canyon View	4675 South Highland Drive, Holladay, UT 84117
Canyon View	2752 South Redwood, West Valley, UT 84119
Canyon View	361 West 500 South, Bountiful, UT 84010
Canyon View	7220 South Highland Drive, Cottonwood Heights, UT 84121
Canyon View	7121 South Redwood, West Jordan, UT 84084
Canyon View	1535 North Main Street, Bountiful, UT 84010
Canyon View	2275 East 9400 South, Sandy, UT 84093
Canyon View	8952 South Redwood, West Jordan, UT 84088
Canyon View	811 East 12300 South, Draper, UT 84020
Canyon View	13347 South Market Center, Riverton, UT 84065
Canyon View	213 West Crossroads Boulevard, Saratoga Springs, UT 84045
Chevron	685 South Chevron Way Suite A1103, North Salt Lake, UT 84054
Cyprus	1220 East 3990 South Suite 2M, Salt Lake City, UT 84124
Cyprus	1375 South Foothill Drive, Salt Lake City, UT 84108
Cyprus	2769 South 5600 Way, West Valley City, UT 84120
Cyprus	99 West 1280 North, Tooele, UT 84074
Cyprus	183 East 13800 South, Draper, UT 84020
Cyprus	784 East 4500 South, Millcreek, UT 84107
Cyprus	1461 South River Road, St. George, UT 84790

State Chartered Credit Union

Shared Branch Network Listing *(Continued)*

Credit Union Location:	Address:	
Cyprus	450 East 1100 North	North Salt Lake, UT 84054
Cyprus	13717 South Redwood Road	Riverton, UT 84065
Cyprus	250 West State Street	Hurricane, UT 84737
Cyprus	3505 South 8400 West	Magna, UT 84044
Cyprus	3432 West 3500 South	West Valley City, UT 84119
Cyprus	3578 West 4700 South	Taylorsville, UT 84118
Cyprus	5750 South Redwood Road	Taylorsville, UT 84123
Cyprus	74 West Crossroads Boulevard	Saratoga Springs, UT 84045
Cyprus	1381 West 9000 South	West Jordan, UT 84088
Cyprus	3876 West Centerview Way	West Jordan, UT 84084
Cyprus	8955 South 700 East	Sandy, UT 84070
Cyprus	7160 South Union Park Avenue	Midvale, UT 84047
Cyprus	5027 West 13400 South	Herriman, UT 84065
Cyprus	221 West Parrish Lane	Centerville, UT 84014
Cyprus	11328 South Jordan Gateway	South Jordan, UT 84095
Cyprus	480 East 400 South	Salt Lake City, UT 84111
Delta Community	3920 West Terminal Drive	Salt Lake City, UT 84114
Deseret First	616 South River Road	St George, UT 84790
Deseret First	337 North State Street	Orem, UT 84057
Deseret First	1610 Main Street	Logan, UT 84341
Deseret First	6060 South Fashion Boulevard	Murray, UT 84107
Deseret First	10588 South Redwood Road	South Jordan, UT 84095
Deseret First	3225 West 4700 South	Taylorsville, UT 84129
Deseret First	1137 North Canyon Creek Parkway	Spanish Fork, UT 84660
Deseret First	695 East 800 North	Provo, UT 84606
Deseret First	260 North 500 West	Bountiful, UT 84010
Deseret First	267 North 2000 West	West Point, UT 84015
Deseret First	50 East South Temple Suite 232	Salt Lake City, UT 84133
Deseret First	3999 West Parkway Boulevard	West Valley City, UT 84120
Deseret First	9325 Village Shop Drive	Sandy, UT 84094
Desert Rivers	1 South Main Street	Blanding, UT 84511
Desert Rivers	45 West Main Street	Green River, UT 84525
Desert Rivers	725 North Main Street	Moab, UT 84532
Desert Rivers	16 East Main Street	Monticello, UT 84535
Firefighters	585 West 500 South Suite 120	Bountiful, UT 84010
Firefighters	280 East 12300 South Suite 104	Draper, UT 84020

State Chartered Credit Union

Shared Branch Network Listing *(Continued)*

Credit Union Location:	Address:
Goldenwest	4996 West Old Highway Road, Mountain Green, UT 84050
Goldenwest	13903 South Redwood Road, Bluffdale, UT 84065
Goldenwest	1120 South Main Street, Brigham City, UT 84302
Goldenwest	891 North Main Street, Spanish Fork, UT 84660
Goldenwest	4521 South Arrowhead Canyon Road, St George, UT 84790
Goldenwest	698 North Lagoon Drive, Farmington, UT 84025
Goldenwest	315 North Market Place Drive, Centerville, UT 84014
Goldenwest	5639 West Highlands Loop Road, West Jordan, UT 84084
Goldenwest	520 West Main Street, Lehi, UT 84043
Goldenwest	1805 West Sunset Boulevard, St George, UT 84770
Goldenwest	1554 West Pleasant Grove Boulevard, Pleasant Grove, UT 84062
Goldenwest	6761 South Redwood Road, West Jordan, UT 84084
Goldenwest	120 St George Boulevard, St George, UT 84770
Goldenwest	824 West 800 South, Payson, UT 84651
Goldenwest	2461 North Highway 158, Eden, UT 84310
Goldenwest	84 South Highway 165, Providence, UT 84332
Goldenwest	131 West 200 North, Kaysville, UT 84037
Goldenwest	2085 South Orchard Drive, Bountiful, UT 84010
Goldenwest	6007 South Fashion Blvd, Murray, UT 84107
Goldenwest	769 East South Temple, Salt Lake City, UT 84102
Goldenwest	360 North 1900 West, Marriott-Slaterville, UT 84404
Goldenwest	2122 East Riverside Drive, St George, UT 84790
Goldenwest	4401 Harrison Boulevard Suite 1402, Ogden, UT 84403
Goldenwest	508 South 950 West, Springville, UT 84663
Goldenwest	659 North Redwood Road, North Salt Lake, UT 84054
Goldenwest	5025 South Adams Avenue, S Ogden, UT 84403
Goldenwest	5573 West 13400 South, Herriman, UT 84065
Goldenwest	3225 Harrison Boulevard, Ogden, UT 84403
Goldenwest	147 26th Street, Ogden, UT 84401
Goldenwest	5627 South 2050 West, Roy, UT 84067
Goldenwest	1594 North 2000 West, Clinton, UT 84015
Goldenwest	209 North State Street, Morgan, UT 84050
Goldenwest	410 East Antelope Drive, Clearfield, UT 84015
Goldenwest	1765 West 2700 North, Farr West, UT 84404
Goldenwest	1268 North Hill Field Road, Layton, UT 84041
Goldenwest	3217 South Pennsylvania Avenue, Ogden, UT 84401
Goldenwest	805 Washington Boulevard, Ogden, UT 84404
Goldenwest	1020 East 800 North, Orem, UT 84097
Goldenwest	7926 South 1300 East, Sandy, UT 84094
Goldenwest	3664 West South Jordan Parkway, South Jordan, UT 84095

State Chartered Credit Union

Shared Branch Network Listing *(Continued)*

Credit Union Location:	Address:	
Hercules First	13238 Rosecrest Road	Herriman, UT 84096
Hercules First	3141 West 4700 South	Taylorsville, UT 84129
Hercules First	1242 West 12600 South	Riverton, UT 84065
Jordan	407 East 12300 South	Draper, UT 84020
Jordan	658 West Center Street	Midvale, UT 84047
Jordan	2522 West 12600 South	Riverton, UT 84065
Jordan	9260 South 300 East	Sandy, UT 84070
Jordan	4878 West Copper Hills Parkway	West Jordan, UT 84081
Jordan	9250 South Redwood Road	West Jordan, UT 84088
Members First	49 North Highway 165	Providence, UT 84332
Members First	65 South 1000 West	Tremonton, UT 84337
Members First	120 East 1000 South	Brigham City, UT 84302
Nebo (a division of Cyprus Credit Union)	560 North Main Street	Springville, UT 84663
Nebo (a division of Cyprus Credit Union)	201 East 100 North	Payson, UT 84651
Nebo (a division of Cyprus Credit Union)	463 East 1000 North	Spanish Fork, UT 84660
Ridgeline	564 East 300 South	Salt Lake City, UT 84102
Security Service	95 East 500 South	Bountiful, UT 84010
Security Service	890 West Riverdale Road	Ogden, UT 84405
Security Service	10490 South 1300 East	Sandy, UT 84094
Security Service	10404 South Redwood Road	South Jordan, UT 84095
Security Service	13413 South Hamiliton View Road	Riverton, UT 84065
Security Service	2655 West 4700 South	Salt Lake City, UT 84118
Security Service	1227 East 100 South	St George, UT 84790
Security Service	175 East 200 South	Orem, UT 84058
Security Service	124 North West State Road	American Fork, UT 84003
Security Service	1322 Turf Farm Way	Payson, UT 84651
Security Service	109 West 920 South	Provo, UT 84601
Security Service	366 East State Drive	Pleasant Grove, UT 84062
Security Service	645 South 1750 West	Springville, UT 84663
Spectrum	5 South Plaza 273 West 500 South	Bountiful, UT 84010
USC	220 East 1400 North	Logan, UT 84341
USU	695 East 1000 North	Logan, UT 84321
USU	890 South Main	Smithfield, UT 84335

State Chartered Credit Union

Shared Branch Network Listing *(Continued)*

Credit Union Location:	Address:	
USU	198 North Main	Logan, UT 84321
USU	890 East 700 North	Logan, UT 84321
Utah First	310 North 100 West	Provo, UT 84601
Utah First	1155 West Park Lane	Farmington, UT 84025
Utah First	1166 East Fort Union Boulevard	Cottonwood Heights, UT 84047
Utah First	3642 West 11400 South	South Jordan, UT 84095
Utah First	2111 East Riverside Drive	St George, UT 84790
Utah First	1603 East Grapevine Crossing Road	Washington, UT 84780
Utah First	1520 South 500 West	Woods Cross, UT 84087
Utah First	616 West Main Street	American Fork, UT 84003
Utah First	9213 Quarry Bend Drive	Sandy, UT 84094
Utah First	222 East South Temple	Salt Lake City, UT 84111
Wasatch Peaks	3631 West 2600 North	Plain City, UT 84404

Total Credit Union Shared Branches in Utah - 158

Changes in State Chartered Credit Unions

State Credit Union and Branches:	June 30, 2025	June 30, 2026
State Credit Unions	22	19
Branches	28	20

Mergers:	Merged Into:	Date
Nebo Credit Union	Cyprus Federal Credit Union	02-01-26
Provo Police & Fire Credit Union	Freedom Credit Union	12-31-25

Charter Conversion from a State Charter to a Federal Charter:	Date
Alpine Credit Union	04-01-26

State Chartered Credit Unions
June 30, 2026

19 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Beckstrand & Associates Employees	Education First	Fire-Fighters	Freedom	Hi-Land	Holly Frontier Employees
ASSETS							
Cash & Cash Equivalents	221,202	166	6,333	20,291	5,481	4,829	1,535
Loans:							
Unsecured	42,575	0	3,109	1,655	1,122	598	257
Auto	387,034	0	11,456	16,536	19,000	5,593	3,710
Real Estate	674,032	0	35,904	21,063	26,662	23,625	0
Leases Receivable	0	0	0	0	0	0	0
All Other Members	94,892	0	2,477	4,122	2,513	1,177	611
Total Loans	1,198,533	0	52,946	43,376	49,297	30,993	4,578
LESS: Allowance for Loan Losses	9,030	0	225	163	320	1,599	148
Loans Held for Sale	0	0	0	0	0	0	0
Total Investments	609,728	0	151	2,786	10,502	187	28
Land and Building (Net)	27,410	0	181	135	3,416	3,129	0
Foreclosed and Repossessed Assets	88	0	0	0	30	0	0
Other Fixed Assets	3,842	0	286	220	352	0	0
Other Assets	52,896	0	2,277	2,976	1,266	336	51
TOTAL ASSETS	2,104,669	166	61,949	69,621	70,024	37,875	6,044
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	182,074	0	8,721	10,319	11,514	3,082	0
Regular Shares	609,351	0	10,883	16,523	23,267	13,785	1,950
Money Market Shares	98,832	0	2,058	7,427	2,971	0	0
Certificates of Deposits	793,572	0	8,166	18,335	20,143	7,526	1,915
IRA / KEOGH & Retirement Accounts	97,801	0	740	2,055	2,801	3,249	211
All Other	44,130	0	25,005	6,761	498	0	0
Total Shares and Deposits	1,825,760	0	55,573	61,420	61,194	27,642	4,076
Borrowings	0	0	0	0	0	0	0
Dividends and Interest Payable	1,372	0	0	0	112	37	8
Accounts Payable and Other Liabilities	10,258	0	218	916	567	41	20
Other Reserves	28,353	6	2,907	3,000	329	0	410
Undivided Earnings	238,926	160	3,251	4,285	7,822	10,155	1,530
TOTAL LIABILITIES & EQUITY	2,104,669	166	61,949	69,621	70,024	37,875	6,044

State Chartered Credit Unions
June 30, 2026

19 Reporting Figures in Thousands of Dollars	Kings Peak	Members First	Millard County	National J.A.C.L.	P & S	Pacific Horizon	Presto Lewiston Employees
ASSETS							
Cash & Cash Equivalents	2,754	24,859	30,086	12,264	8,814	25,441	141
Loans:							
Unsecured	1,954	5,911	490	1,267	512	2,628	8
Auto	26,143	60,816	16,794	8,683	6,389	47,951	161
Real Estate	19,102	19,945	12,689	10,841	3,905	47,298	3
Leases Receivable	0	0	0	0	0	0	0
All Other Members	7,846	9,537	178	476	4,853	11,314	31
Total Loans	55,045	96,209	30,151	21,267	15,659	109,191	203
LESS: Allowance for Loan Losses	810	490	168	118	98	2,547	6
Loans Held for Sale	0	0	0	0	0	0	0
Total Investments	8,548	75,181	123	2,638	83	467	0
Land and Building (Net)	1,616	3,436	759	853	0	3,097	0
Foreclosed and Repossessed Assets	30	28	0	0	0	0	0
Other Fixed Assets	47	196	170	29	142	312	2
Other Assets	1,210	9,718	3,843	1,621	295	5,482	2
TOTAL ASSETS	68,440	209,137	64,964	38,554	24,895	141,443	342
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	5,308	26,796	12,137	4,330	3,635	18,777	0
Regular Shares	11,919	48,245	21,238	9,396	7,237	27,566	251
Money Market Shares	13,505	29,736	9,445	4,089	4,956	10,661	0
Certificates of Deposits	31,258	56,933	12,750	13,739	3,676	56,203	0
IRA / KEOGH & Retirement Accounts	0	4,655	368	2,058	1,749	14,540	0
All Other	0	9,302	1,596	0	389	0	0
Total Shares and Deposits	61,990	175,667	57,534	33,612	21,642	127,747	251
Borrowings	0	0	0	0	0	0	0
Dividends and Interest Payable	0	257	0	33	71	234	0
Accounts Payable and Other Liabilities	100	2,028	27	1,174	171	304	0
Other Reserves	3,000	11,100	1,790	2,033	193	5,506	0
Undivided Earnings	3,350	20,085	5,613	1,702	2,818	7,652	91
TOTAL LIABILITIES & EQUITY	68,440	209,137	64,964	38,554	24,895	141,443	342

State Chartered Credit Unions
June 30, 2026

19 Reporting Figures in Thousands of Dollars	S E A	San Juan	South Sanpete	Uintah	Utah Heritage	Utah Power
ASSETS						
Cash & Cash Equivalents	3,084	10,941	544	2,745	49,614	11,280
Loans:						
Unsecured	72	2,468	16	131	2,546	17,831
Auto	3,298	13,554	528	842	25,172	120,408
Real Estate	0	24	0	0	70,117	382,854
Leases Receivable	0	0	0	0	0	0
All Other Members	923	2,022	0	168	12,324	34,320
Total Loans	4,293	18,068	544	1,141	110,159	555,413
LESS: Allowance for Loan Losses	48	461	24	26	895	884
Loans Held for Sale	0	0	0	0	0	0
Total Investments	0	58	0	16	706	508,254
Land and Building (Net)	0	484	0	0	4,304	6,000
Foreclosed and Repossessed Assets	0	0	0	0	0	0
Other Fixed Assets	0	121	0	4	677	1,284
Other Assets	60	645	11	37	2,163	20,903
TOTAL ASSETS	7,389	29,856	1,075	3,917	166,728	1,102,250
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts	0	5,793	0	0	23,908	47,754
Regular Shares	5,977	9,033	935	3,081	32,300	365,765
Money Market Shares	0	2,585	0	0	11,399	0
Certificates of Deposits	0	6,016	0	0	68,063	488,849
IRA / KEOGH & Retirement Accounts	0	1,595	0	0	8,262	55,518
All Other	0	523	0	0	56	0
Total Shares and Deposits	5,977	25,545	935	3,081	143,988	957,886
Borrowings	0	0	0	0	0	0
Dividends and Interest Payable	0	0	1	0	103	516
Accounts Payable and Other Liabilities	2	151	0	4	2,033	2,502
Other Reserves	0	1,225	0	145	6,230	(9,521)
Undivided Earnings	1,410	2,935	139	687	14,374	150,867
TOTAL LIABILITIES & EQUITY	7,389	29,856	1,075	3,917	166,728	1,102,250

Federally Chartered Credit Unions
June 30, 2026

32 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	Alpine	America First	American United	C U P	Canyon View	Cyprus
ASSETS							
Cash & Cash Equivalents	6,318,731	28,053	2,312,124	24,137	2,405	107,075	70,048
Loans:							
Unsecured	3,801,442	10,178	1,308,007	51,021	1,302	63,890	89,046
Auto	18,178,678	103,629	7,623,669	55,977	3,126	623,079	716,465
Real Estate	16,704,384	110,658	4,659,456	85,455	2,471	450,696	630,217
Leases Receivable	0	0	0	0	0	0	0
All Other Members	13,704,197	21,262	4,849,428	103,006	822	612,401	432,385
Total Loans	52,388,701	245,727	18,440,560	295,459	7,721	1,750,066	1,868,113
LESS: Allowance for Loan Losses	786,279	1,087	327,945	5,094	49	13,179	18,762
Loans Held for Sale	66,050	0	19,032	0	0	3,402	1,309
Total Investments	5,972,349	63,675	3,917,969	29,096	99	162,303	13,549
Land and Building (Net)	1,471,814	13,085	458,685	10,708	0	70,109	74,182
Foreclosed and Repossessed Assets	43,068	109	14,249	346	0	1,751	1,019
Other Fixed Assets	172,671	1,276	75,945	2,386	6	2,283	5,204
Other Assets	2,236,821	12,017	1,075,132	25,641	149	62,954	69,590
TOTAL ASSETS	67,883,926	362,855	25,985,751	382,679	10,331	2,146,764	2,084,252
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	10,631,255	53,823	4,088,749	59,567	263	332,482	314,227
Regular Shares	6,871,810	90,821	2,766,201	60,353	3,271	241,954	351,467
Money Market Shares	19,701,784	53,884	8,159,185	87,188	412	611,025	367,695
Certificates of Deposits	19,579,942	118,912	6,903,065	109,700	4,670	613,978	617,786
IRA / KEOGH & Retirement Accounts	1,613,634	3,699	721,475	14,080	229	43,661	85,451
All Other	819,643	389	61,931	6,401	368	513	58,300
Total Shares and Deposits	59,218,068	321,528	22,700,606	337,289	9,213	1,843,613	1,794,926
Borrowings	566,004	0	0	0	0	75,000	10,000
Dividends and Interest Payable	39,997	810	32,593	0	0	3,413	0
Accounts Payable and Other Liabilities	744,039	3,029	238,219	3,822	(30)	22,653	17,979
Other Reserves	3,445,996	0	2,791,287	3,147	211	(5,740)	29,466
Undivided Earnings	3,869,822	37,488	223,046	38,421	937	207,825	231,881
TOTAL LIABILITIES & EQUITY	67,883,926	362,855	25,985,751	382,679	10,331	2,146,764	2,084,252

Federally Chartered Credit Unions
June 30, 2026

32 Reporting Figures in Thousands Dollars	Deseret First	Desert Rivers	Desertview	Devils Slide	Eastern Utah Community	Elevate	Flexpak
ASSETS							
Cash & Cash Equivalents	109,386	9,379	26,694	2,337	29,116	16,646	480
Loans:							
Unsecured	42,988	3,151	845	76	2,953	5,339	44
Auto	206,193	37,242	10,200	9,917	49,751	58,022	885
Real Estate	524,984	28,187	6,080	0	35,866	21,016	0
Leases Receivable	0	0	0	0	0	0	0
All Other Members	256,319	27,880	4,597	4,798	40,066	73,278	493
Total Loans	1,030,484	96,460	21,722	14,791	128,636	157,655	1,422
LESS: Allowance for Loan Losses	7,388	1,180	1,181	109	1,186	401	21
Loans Held for Sale	1,126	0	0	0	0	0	0
Total Investments	67,051	179	150	3,515	57,322	75,628	4
Land and Building (Net)	32,773	8,319	85	106	1,522	5,257	0
Foreclosed and Repossessed Assets	409	0	0	0	85	28	0
Other Fixed Assets	4,511	764	156	95	506	512	0
Other Assets	35,676	2,772	719	197	3,179	4,941	15
TOTAL ASSETS	1,274,028	116,693	48,345	20,932	219,180	260,266	1,900
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	232,006	21,759	7,626	595	34,814	31,824	0
Regular Shares	227,786	21,137	9,293	7,637	48,334	58,024	1,495
Money Market Shares	320,752	6,785	17,362	0	32,848	5,057	23
Certificates of Deposits	334,962	52,101	6,268	9,921	64,289	103,527	0
IRA / KEOGH & Retirement Accounts	28,042	1,431	1,130	0	7,091	6,538	0
All Other	0	3,195	0	0	0	0	0
Total Shares and Deposits	1,143,548	106,408	41,679	18,153	187,376	204,970	1,518
Borrowings	0	1,400	0	0	0	0	0
Dividends and Interest Payable	1,795	0	0	0	344	165	0
Accounts Payable and Other Liabilities	21,996	292	47	113	542	655	4
Other Reserves	15,676	1,117	0	217	3,763	0	155
Undivided Earnings	91,013	7,476	6,619	2,449	27,155	54,476	223
TOTAL LIABILITIES & EQUITY	1,274,028	116,693	48,345	20,932	219,180	260,266	1,900

Federally Chartered Credit Unions
June 30, 2026

32 Reporting Figures in Thousands Dollars	Gibbons & Reed Employees	Goldenwest	Granite	Hercules First	Horizon Utah	Jordan	Logan Medical
ASSETS							
Cash & Cash Equivalents	4,809	462,730	66,153	6,191	47,042	47,146	16,259
Loans:							
Unsecured	62	133,556	10,979	3,557	6,851	15,382	375
Auto	1,285	866,186	167,819	48,099	35,182	66,346	7,719
Real Estate	0	1,338,406	235,402	82,915	44,457	84,628	5,957
Leases Receivable	0	0	0	0	0	0	0
All Other Members	298	1,163,142	287,501	13,844	3,638	68,694	2,235
Total Loans	1,645	3,501,290	701,701	148,415	90,128	235,050	16,286
LESS: Allowance for Loan Losses	50	40,087	4,658	592	2,121	1,663	98
Loans Held for Sale	0	1,773	0	0	0	0	0
Total Investments	27	139,260	119,618	6,643	24,490	103,503	0
Land and Building (Net)	0	141,589	13,718	6,817	17,334	15,642	0
Foreclosed and Repossessed Assets	0	958	0	1,836	0	804	0
Other Fixed Assets	0	9,726	5,127	701	1,015	1,712	327
Other Assets	56	115,351	16,706	6,252	7,339	22,312	431
TOTAL ASSETS	6,487	4,332,590	918,365	176,263	185,227	424,506	33,205
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	0	551,732	114,602	17,214	30,501	77,341	2,593
Regular Shares	4,821	665,713	120,447	42,191	35,909	107,659	10,736
Money Market Shares	0	770,706	146,025	16,420	55,704	91,536	0
Certificates of Deposits	0	1,583,801	360,325	32,054	30,914	106,868	11,518
IRA / KEOGH & Retirement Accounts	0	116,511	16,974	7,478	4,032	3,906	2,130
All Other	511	2,925	7,845	23,831	5,135	0	0
Total Shares and Deposits	5,332	3,691,388	766,218	139,188	162,195	387,310	26,977
Borrowings	0	0	55,500	17,904	0	0	0
Dividends and Interest Payable	0	0	0	179	157	169	26
Accounts Payable and Other Liabilities	11	58,600	9,439	3,126	1,493	2,441	98
Other Reserves	275	566,049	(4,571)	7,209	18,500	(4,131)	0
Undivided Earnings	869	16,553	91,779	8,657	2,882	38,717	6,104
TOTAL LIABILITIES & EQUITY	6,487	4,332,590	918,365	176,263	185,227	424,506	33,205

Federally Chartered Credit Unions
June 30, 2026

32 Reporting Figures in Thousands Dollars	LU 354 I B E W	Mountain America	Nephi Western Employees	New Heights	North Sanpete	Orem City Employees	Ridgeline
ASSETS							
Cash & Cash Equivalents	4,397	2,579,532	17,544	1,183	459	1,127	2,116
Loans:							
Unsecured	660	1,941,011	84	187	16	155	1,007
Auto	15,919	6,409,235	8,067	5,510	639	1,220	4,129
Real Estate	8,669	6,360,249	15,855	4,801	0	0	6,106
Leases Receivable	0	0	0	0	0	0	0
All Other Members	3,646	4,053,021	3,604	571	102	208	1,479
Total Loans	28,894	18,763,516	27,610	11,069	757	1,583	12,721
LESS: Allowance for Loan Losses	142	319,500	232	41	11	9	92
Loans Held for Sale	0	30,087	0	0	0	0	0
Total Investments	6,105	684,543	123	14,241	0	0	12,207
Land and Building (Net)	0	467,487	933	856	0	0	155
Foreclosed and Repossessed Assets	0	20,182	0	0	0	0	0
Other Fixed Assets	49	45,430	27	5	0	0	37
Other Assets	479	583,153	398	373	14	41	487
TOTAL ASSETS	39,782	22,854,430	46,403	27,686	1,219	2,742	27,631
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	4,968	3,715,732	543	1,753	0	0	5,023
Regular Shares	9,693	1,295,574	16,250	14,579	804	1,379	3,369
Money Market Shares	5,307	7,657,969	0	0	0	0	5,901
Certificates of Deposits	11,680	6,916,544	12,113	5,610	125	956	9,346
IRA / KEOGH & Retirement Accounts	1,541	429,020	0	0	0	0	1,383
All Other	0	287,842	1,348	1,684	0	0	25
Total Shares and Deposits	33,189	20,302,681	30,254	23,626	929	2,335	25,047
Borrowings	0	75,000	0	0	0	0	0
Dividends and Interest Payable	12	0	26	0	2	0	16
Accounts Payable and Other Liabilities	10	309,127	136	21	2	14	15
Other Reserves	(93)	(7,243)	1,655	(36)	85	0	409
Undivided Earnings	6,664	2,174,865	14,332	4,075	201	393	2,144
TOTAL LIABILITIES & EQUITY	39,782	22,854,430	46,403	27,686	1,219	2,742	27,631

Federally Chartered Credit Unions
June 30, 2026

32 Reporting Figures in Thousands Dollars	Utah Community	Utah First	Valley Wide	Varex	Wasatch Peaks
ASSETS					
Cash & Cash Equivalents	175,462	105,031	278	3,070	40,322
Loans:					
Unsecured	75,341	25,813	2	574	6,990
Auto	805,959	150,635	80	4,421	82,073
Real Estate	1,357,336	423,738	0	4,046	176,733
Leases Receivable	0	0	0	0	0
All Other Members	1,017,500	371,400	41	428	286,110
Total Loans	3,256,136	971,586	123	9,469	551,906
LESS: Allowance for Loan Losses	32,645	4,995	2	45	1,714
Loans Held for Sale	7,511	1,810	0	0	0
Total Investments	454,827	5,629	0	3,780	6,813
Land and Building (Net)	65,662	47,722	0	0	19,068
Foreclosed and Repossessed Assets	223	968	0	0	101
Other Fixed Assets	9,933	1,924	0	0	3,014
Other Assets	107,687	43,662	5	219	38,874
TOTAL ASSETS	4,044,796	1,173,337	404	16,493	658,384
LIABILITIES AND EQUITY					
Shares & Deposits:					
Share Drafts	703,181	145,323	0	2,036	80,978
Regular Shares	435,334	123,524	266	5,122	90,667
Money Market Shares	915,563	223,996	0	4,156	146,285
Certificates of Deposits	1,158,055	206,956	0	1,657	192,241
IRA / KEOGH & Retirement Accounts	71,425	29,863	0	344	16,200
All Other	138,439	199,395	0	0	19,566
Total Shares and Deposits	3,421,997	929,057	266	13,315	545,937
Borrowings	180,000	110,000	0	0	41,200
Dividends and Interest Payable	1	267	0	22	0
Accounts Payable and Other Liabilities	35,153	12,271	2	14	2,745
Other Reserves	17,691	815	19	0	10,064
Undivided Earnings	389,954	120,927	117	3,142	58,438
TOTAL LIABILITIES & EQUITY	4,044,796	1,173,337	404	16,493	658,384

Out-of-State Credit Unions with Branches in Utah

June 30, 2026

5 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Community America	Delta Community	Operating Engineers Local Union #3	Security Service
ASSETS						
Cash & Cash Equivalents	2,188,804	100,804	693,500	224,602	95,072	1,074,826
Loans:						
Unsecured	1,941,014	430,324	439,273	387,839	81,569	602,009
Auto	8,338,332	1,020,243	1,602,374	1,833,871	291,939	3,589,905
Real Estate	13,386,835	1,071,832	2,856,335	3,433,390	411,945	5,613,333
Leases Receivable	16,002	0	16,002	0	0	0
All Other Members	4,430,334	245,288	1,422,876	1,059,182	74,752	1,628,236
Total Loans	28,112,517	2,767,687	6,336,860	6,714,282	860,205	11,433,483
LESS: Allowance for Loan Losses	479,163	39,624	269,397	51,550	10,555	108,037
Loans Held for Sale	65,854	0	47,967	0	0	17,887
Total Investments	5,340,217	65,296	1,651,739	1,867,573	698,858	1,056,751
Land and Building (Net)	488,985	44,209	102,953	56,156	13,104	272,563
Foreclosed and Repossessed Assets	21,507	1,325	9,764	555	231	9,632
Other Fixed Assets	131,220	17,290	16,790	59,808	5,234	32,098
Other Assets	1,548,385	271,480	429,438	249,867	27,296	570,304
TOTAL ASSETS	37,418,326	3,228,467	9,019,614	9,121,293	1,689,445	14,359,507
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts	6,829,970	637,703	1,964,152	1,757,836	254,181	2,216,098
Regular Shares	7,489,265	573,359	2,081,308	2,093,567	518,577	2,222,454
Money Market Shares	5,860,034	484,168	2,153,870	1,807,285	134,454	1,280,257
Certificates of Deposits	10,103,181	880,064	1,744,607	1,994,913	455,410	5,028,187
IRA / KEOGH & Retirement Accounts	1,069,333	77,891	159,028	329,003	64,762	438,649
All Other	357,628	268,899	9,537	40,883	0	38,309
Total Shares and Deposits	31,709,411	2,922,084	8,112,502	8,023,487	1,427,384	11,223,954
Borrowings	1,492,440	0	17,440	0	0	1,475,000
Dividends and Interest Payable	16,518	209	7,500	0	0	8,809
Accounts Payable and Other Liabilities	382,491	37,960	150,141	111,036	17,531	65,823
Other Reserves	(39,086)	17,600	124,954	(161,127)	(14,855)	(5,658)
Undivided Earnings	3,856,552	250,614	607,077	1,147,897	259,385	1,591,579
TOTAL LIABILITIES & EQUITY	37,418,326	3,228,467	9,019,614	9,121,293	1,689,445	14,359,507

Consolidated Income Statement
State and Federally Chartered Credit Unions
For The Six Month Period Ending June 30, 2026

19 State and 32 Federal Reporting
Figures in Thousands

	State	Federal
INTEREST INCOME		
Interest on Loans	$ 35,243	$ 1,698,253
LESS: Interest Refund	1	15
Income from Investments	14,519	203,316
TOTAL INTEREST INCOME	49,761	1,901,554
INTEREST EXPENSES		
Dividends on Shares	6,604	670,559
Interest on Deposits	14,304	0
Interest on Borrowed Money	5	11,578
TOTAL INTEREST EXPENSE	20,913	682,137
NET INTEREST INCOME	28,848	1,219,417
Provision for Loan Loss	2,936	261,584
NON-INTEREST INCOME		
Fee Income	3,008	210,143
Other Operating Income	3,643	218,157
Gain (Loss) on Equity & Trading Debt Securities	24	39,617
Gain (Loss) on Investments & Derivatives	0	3,169
Gain (Loss) on Disposition of Other Assets	0	816
Other Non-operating Income (Expense)	127	4,193
TOTAL NON-INTEREST INCOME	6,802	476,095
NON-INTEREST EXPENSE		
Employee Compensation and Benefit	10,552	529,326
Travel and Conference	164	6,902
Office Occupancy	1,186	51,769
Office Operations	5,053	171,309
Educational and Promotional	394	51,082
Loan Servicing	1,583	107,565
Professional and Outside Services	819	43,714
Member Insurance	0	137
Operating Fees	145	1,846
Miscellaneous Operating	977	43,117
TOTAL NON-INTEREST EXPENSE	20,873	1,006,767
NET INCOME	$ 11,841	$ 427,161

State Chartered Credit Unions
December 31, 2025

21 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Alpine	Beckstrand & Associates Employees	Education First	Fire-Fighters	Freedom	Hi-Land
ASSETS							
Cash & Cash Equivalents	265,897	36,339	165	15,455	18,303	2,699	4,158
Loans:							
Unsecured	59,196	10,565	0	3,109	1,744	1,183	666
Auto	551,919	111,185	0	12,017	17,208	19,362	6,148
Real Estate	773,991	108,759	0	38,064	21,340	26,300	24,459
Leases Receivable	0	0	0	0	0	0	0
All Other Members	122,453	16,983	0	2,662	4,301	2,544	1,458
Total Loans	1,507,559	247,492	0	55,852	44,593	49,389	32,731
LESS: Allowance for Loan Losses	10,545	1,176	0	247	183	317	1,391
Loans Held for Sale	0	0	0	0	0	0	0
Total Investments	673,846	52,191	0	139	2,836	11,273	187
Land and Building (Net)	41,821	11,484	0	188	143	3,455	3,166
Other Real Estate Owned	450	156	0	0	0	0	0
Other Fixed Assets	6,795	1,352	0	289	248	337	3
Other Assets	62,999	11,547	0	2,180	3,100	1,430	455
TOTAL ASSETS	2,548,822	359,385	165	73,856	69,040	68,266	39,309
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	251,727	55,841	0	8,909	10,429	11,215	3,139
Regular Shares	758,493	91,037	0	24,652	15,187	23,370	14,250
Money Market Shares	159,654	53,871	0	838	7,565	2,580	0
Certificates of Deposits	896,909	116,424	0	8,104	18,318	19,010	8,378
IRA / KEOGH & Retirement Accounts	101,444	3,602	0	772	2,034	2,859	1,991
All Other	50,861	143	0	24,449	7,321	498	1,093
Total Shares and Deposits	2,219,088	320,918	0	67,724	60,854	59,532	28,851
Borrowings	0	0	0	0	0	0	0
Dividends and Interest Payable	2,382	956	0	0	0	109	37
Accounts Payable and Other Liabilities	8,720	1,701	0	189	931	780	14
Other Reserves	26,909	156	6	2,713	3,000	375	0
Undivided Earnings	291,723	35,654	159	3,230	4,255	7,470	10,407
TOTAL LIABILITIES & EQUITY	2,548,822	359,385	165	73,856	69,040	68,266	39,309

State Chartered Credit Unions
December 31, 2025

21 Reporting Figures in Thousands of Dollars	Holly Frontier Employees	Kings Peak	Members First	Millard County	National J.A.C.L.	Nebo	P & S
ASSETS							
Cash & Cash Equivalents	1,268	6,360	18,193	27,785	13,540	13,880	8,513
Loans:							
Unsecured	277	1,819	6,521	480	1,191	4,372	572
Auto	3,768	25,429	57,452	17,352	8,011	53,766	6,953
Real Estate	0	14,835	21,470	12,022	10,397	36,455	3,852
Leases Receivable	0	0	0	0	0	0	0
All Other Members	683	6,967	10,337	283	528	8,158	5,205
Total Loans	4,728	49,050	95,780	30,137	20,127	102,751	16,582
LESS: Allowance for Loan Losses	154	711	448	166	128	686	105
Loans Held for Sale	0	0	0	0	0	0	0
Total Investments	28	8,047	73,039	123	2,775	22,538	83
Land and Building (Net)	0	1,604	3,520	769	872	2,583	0
Other Real Estate Owned	0	0	85	0	0	184	0
Other Fixed Assets	0	60	196	192	35	1,635	148
Other Assets	50	1,298	9,313	2,982	1,635	1,739	305
TOTAL ASSETS	5,920	65,708	199,678	61,822	38,856	144,624	25,526
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	0	5,614	26,283	12,190	4,913	18,273	3,341
Regular Shares	1,847	10,370	47,622	21,308	9,140	46,648	7,760
Money Market Shares	0	15,418	30,420	8,500	4,271	4,923	5,468
Certificates of Deposits	1,920	28,504	53,459	10,957	13,492	41,582	3,669
IRA / KEOGH & Retirement Accounts	218	0	5,262	385	2,067	3,164	1,721
All Other	0	0	8,166	1,446	0	6,947	288
Total Shares and Deposits	3,985	59,906	171,212	54,786	33,883	121,537	22,247
Borrowings	0	0	0	0	0	0	0
Dividends and Interest Payable	9	0	272	0	33	0	67
Accounts Payable and Other Liabilities	11	51	(1,086)	(37)	1,192	(422)	310
Other Reserves	408	3,000	11,100	1,746	2,033	(565)	193
Undivided Earnings	1,507	2,751	18,180	5,327	1,715	24,074	2,709
TOTAL LIABILITIES & EQUITY	5,920	65,708	199,678	61,822	38,856	144,624	25,526

State Chartered Credit Unions
December 31, 2025

21 Reporting Figures in Thousands of Dollars	Pacific Horizon	Presto Lewiston Employees	S E A	San Juan	South Sanpete	Uintah	Utah Heritage
ASSETS							
Cash & Cash Equivalents	27,952	141	2,406	10,127	462	2,877	41,791
Loans:							
Unsecured	2,591	12	80	2,590	20	137	2,660
Auto	49,796	164	3,594	13,408	593	785	25,652
Real Estate	41,943	4	0	30	0	0	69,883
Leases Receivable	0	0	0	0	0	0	0
All Other Members	11,788	19	897	2,161	2	159	12,355
Total Loans	106,118	199	4,571	18,189	615	1,081	110,550
LESS: Allowance for Loan Losses	2,645	6	48	439	23	25	823
Loans Held for Sale	0	0	0	0	0	0	0
Total Investments	463	0	0	58	0	16	706
Land and Building (Net)	3,120	0	0	484	0	0	4,377
Other Real Estate Owned	0	0	0	0	0	0	25
Other Fixed Assets	354	1	0	149	0	0	745
Other Assets	2,856	2	59	625	10	48	2,374
TOTAL ASSETS	138,218	337	6,988	29,193	1,064	3,997	159,745
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	17,793	0	0	6,213	0	0	19,483
Regular Shares	31,402	248	5,598	8,059	927	3,202	32,174
Money Market Shares	10,621	0	0	2,710	0	0	12,469
Certificates of Deposits	51,000	0	0	5,924	0	0	68,539
IRA / KEOGH & Retirement Accounts	14,436	0	0	1,603	0	0	5,935
All Other	0	0	0	490	0	0	20
Total Shares and Deposits	125,252	248	5,598	24,999	927	3,202	138,620
Borrowings	0	0	0	0	0	0	0
Dividends and Interest Payable	258	0	0	0	2	0	126
Accounts Payable and Other Liabilities	218	0	4	125	0	2	1,757
Other Reserves	0	0	0	1,225	0	145	5,833
Undivided Earnings	12,490	89	1,386	2,844	135	648	13,409
TOTAL LIABILITIES & EQUITY	138,218	337	6,988	29,193	1,064	3,997	159,745

State Chartered Credit Unions
December 31, 2025

21 Reporting **Figures in Thousands of Dollars**	**Utah Power**
ASSETS	
Cash & Cash Equivalents	13,483
Loans:	
Unsecured	18,607
Auto	119,276
Real Estate	344,178
Leases Receivable	0
All Other Members	34,963
Total Loans	517,024
LESS: Allowance for Loan Losses	824
Loans Held for Sale	0
Total Investments	499,344
Land and Building (Net)	6,056
Other Real Estate Owned	0
Other Fixed Assets	1,051
Other Assets	20,991
TOTAL ASSETS	1,057,125
LIABILITIES AND EQUITY	
Shares & Deposits:	
Share Drafts	48,091
Regular Shares	363,692
Money Market Shares	0
Certificates of Deposits	447,629
IRA / KEOGH & Retirement Accounts	55,395
All Other	0
Total Shares and Deposits	914,807
Borrowings	0
Dividends and Interest Payable	513
Accounts Payable and Other Liabilities	2,980
Other Reserves	(4,459)
Undivided Earnings	143,284
TOTAL LIABILITIES & EQUITY	1,057,125

Federally Chartered Credit Unions
December 31, 2025

32 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United	Ascent	C U P	Canyon View	Cyprus
ASSETS							
Cash & Cash Equivalents	5,992,391	2,626,514	18,851	26,605	2,059	39,449	59,527
Loans:							
Unsecured	3,811,041	1,331,241	53,983	5,653	1,206	65,650	85,185
Auto	17,514,824	7,468,158	61,526	30,125	3,221	678,797	676,953
Real Estate	16,007,002	4,410,113	87,876	79,115	2,381	450,973	553,994
Leases Receivable	0	0	0	0	0	0	0
All Other Members	11,950,622	3,441,163	97,577	12,380	879	603,021	429,749
Total Loans	49,283,489	16,650,675	300,962	127,273	7,687	1,798,441	1,745,881
LESS: Allowance for Loan Losses	729,854	315,475	5,120	783	39	12,784	17,529
Loans Held for Sale	72,456	25,417	0	0	0	808	1,383
Total Investments	5,358,914	3,478,484	28,841	8,682	2	150,179	6,275
Land and Building (Net)	1,384,791	423,215	10,905	3,425	0	70,578	63,976
Other Real Estate Owned	36,541	13,282	260	73	0	199	2,174
Other Fixed Assets	166,391	72,473	2,567	391	1	2,926	4,959
Other Assets	1,907,803	812,213	24,166	6,654	141	64,038	59,134
TOTAL ASSETS	63,472,922	23,786,798	381,432	172,320	9,851	2,113,834	1,925,780
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	9,805,626	3,532,323	58,405	27,701	430	330,646	296,669
Regular Shares	6,690,111	2,737,421	58,115	35,392	2,939	235,451	304,145
Money Market Shares	18,032,874	7,248,376	82,891	38,095	427	598,555	326,493
Certificates of Deposits	18,464,734	6,494,861	101,440	49,851	4,471	603,055	567,839
IRA / KEOGH & Retirement Accounts	1,579,276	707,541	13,889	4,747	128	42,544	79,761
All Other	846,991	50,273	6,158	0	365	213	84,373
Total Shares and Deposits	55,419,612	20,770,795	320,898	155,786	8,760	1,810,464	1,659,280
Borrowings	503,700	0	15,000	0	0	80,000	25,000
Dividends and Interest Payable	39,006	32,262	0	0	0	3,664	0
Accounts Payable and Other Liabilities	671,919	190,471	4,704	982	(48)	23,305	17,302
Other Reserves	3,398,041	2,793,206	3,154	1,684	211	(4,647)	(307)
Undivided Earnings	3,440,644	64	37,676	13,868	928	201,048	224,505
TOTAL LIABILITIES & EQUITY	63,472,922	23,786,798	381,432	172,320	9,851	2,113,834	1,925,780

Federally Chartered Credit Unions
December 31, 2025

32 Reporting Figures in Thousands Dollars	Deseret First	Desert Rivers	Desertview	Devils Slide	Eastern Utah Community	Elevate	Flexpak
ASSETS							
Cash & Cash Equivalents	71,664	13,275	26,380	2,437	35,332	7,567	438
Loans:							
Unsecured	42,844	3,730	884	93	2,921	5,400	46
Auto	210,538	37,412	10,059	9,438	50,900	60,018	947
Real Estate	507,205	27,543	6,116	0	33,466	22,279	0
Leases Receivable	0	0	0	0	0	0	0
All Other Members	252,392	27,235	4,524	5,057	40,294	72,551	481
Total Loans	1,012,979	95,920	21,583	14,588	127,581	160,248	1,474
LESS: Allowance for Loan Losses	6,446	1,306	1,217	80	1,125	398	21
Loans Held for Sale	33,035	0	0	0	0	0	0
Total Investments	51,423	378	150	3,267	54,126	71,077	4
Land and Building (Net)	32,632	4,768	64	110	1,590	5,319	0
Other Real Estate Owned	0	0	0	0	260	30	0
Other Fixed Assets	4,312	769	61	99	576	550	0
Other Assets	35,949	2,707	574	203	3,022	4,974	16
TOTAL ASSETS	1,235,548	116,511	47,595	20,624	221,362	249,367	1,911
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	230,566	22,058	7,120	424	35,628	29,843	0
Regular Shares	218,917	23,565	10,053	7,902	48,611	56,730	1,516
Money Market Shares	295,610	8,216	16,664	0	32,205	4,257	0
Certificates of Deposits	337,283	46,766	6,274	9,340	67,264	98,775	0
IRA / KEOGH & Retirement Accounts	27,734	1,417	1,131	0	6,956	7,038	23
All Other	0	0	0	0	0	0	0
Total Shares and Deposits	1,110,110	102,022	41,242	17,666	190,664	196,643	1,539
Borrowings	100	5,900	0	0	0	0	0
Dividends and Interest Payable	1,914	0	0	0	375	176	0
Accounts Payable and Other Liabilities	21,968	293	54	145	566	450	4
Other Reserves	16,100	1,117	0	217	5,350	0	145
Undivided Earnings	85,356	7,179	6,299	2,596	24,407	52,098	223
TOTAL LIABILITIES & EQUITY	1,235,548	116,511	47,595	20,624	221,362	249,367	1,911

Federally Chartered Credit Unions
December 31, 2025

32 Reporting Figures in Thousands Dollars	Gibbons & Reed Employees	Goldenwest	Granite	Hercules First	Horizon Utah	Jordan	Logan Medical
ASSETS							
Cash & Cash Equivalents	4,675	288,823	54,494	8,487	51,491	53,589	15,095
Loans:							
Unsecured	72	120,758	11,182	3,585	7,235	15,773	402
Auto	1,294	845,752	161,069	50,703	33,161	63,137	7,690
Real Estate	0	1,227,967	241,050	62,651	46,560	80,825	5,981
Leases Receivable	0	0	0	0	0	0	0
All Other Members	276	1,092,114	283,131	15,777	3,850	71,022	2,486
Total Loans	1,642	3,286,591	696,432	132,716	90,806	230,757	16,559
LESS: Allowance for Loan Losses	44	38,900	4,666	398	2,005	1,731	75
Loans Held for Sale	0	2,558	0	0	0	0	0
Total Investments	27	167,386	125,886	8,333	18,818	94,117	0
Land and Building (Net)	0	132,572	12,273	6,652	16,946	15,717	0
Other Real Estate Owned	0	1,771	0	671	0	687	0
Other Fixed Assets	0	6,984	4,983	679	1,154	948	335
Other Assets	54	104,496	17,111	6,256	7,568	20,273	435
TOTAL ASSETS	6,354	3,952,281	906,513	163,396	184,778	414,357	32,349
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	0	493,846	113,058	16,733	31,940	77,221	2,527
Regular Shares	4,695	634,786	121,459	41,271	34,885	106,919	10,327
Money Market Shares	0	653,532	139,661	15,325	55,618	89,077	0
Certificates of Deposits	0	1,477,343	349,174	28,962	30,307	100,841	11,318
IRA / KEOGH & Retirement Accounts	0	109,139	16,548	7,716	3,962	4,014	2,163
All Other	532	2,715	7,795	23,831	4,500	0	0
Total Shares and Deposits	5,227	3,371,361	747,695	133,838	161,212	378,072	26,335
Borrowings	0	0	65,500	14,000	0	0	0
Dividends and Interest Payable	0	0	1	166	160	184	27
Accounts Payable and Other Liabilities	10	48,907	9,822	2	1,903	1,968	51
Other Reserves	275	516,004	6,664	7,209	18,500	(3,299)	0
Undivided Earnings	842	16,009	76,831	8,181	3,003	37,432	5,936
TOTAL LIABILITIES & EQUITY	6,354	3,952,281	906,513	163,396	184,778	414,357	32,349

Federally Chartered Credit Unions
December 31, 2025

32 Reporting Figures in Thousands Dollars	LU 354 I B E W	Mountain America	Nephi Western Employees	New Heights	North Sanpete	Orem City Employees	Ridgeline
ASSETS							
Cash & Cash Equivalents	5,225	2,279,687	15,148	736	484	1,058	1,801
Loans:							
Unsecured	638	1,941,677	103	203	10	140	965
Auto	15,972	5,963,946	8,854	6,281	659	1,173	4,401
Real Estate	8,446	6,308,513	16,216	5,093	0	0	5,378
Leases Receivable	0	0	0	0	0	0	0
All Other Members	4,006	3,935,442	3,749	571	79	185	1,541
Total Loans	29,062	18,149,578	28,922	12,148	748	1,498	12,285
LESS: Allowance for Loan Losses	151	281,908	225	63	11	8	58
Loans Held for Sale	0	5,892	0	0	0	0	0
Total Investments	5,396	631,306	123	14,211	0	0	12,465
Land and Building (Net)	0	453,251	810	856	0	0	160
Other Real Estate Owned	0	15,365	0	0	0	0	0
Other Fixed Assets	62	48,873	32	5	0	0	27
Other Assets	466	561,796	374	435	14	37	504
TOTAL ASSETS	40,060	21,863,840	45,184	28,328	1,235	2,585	27,184
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts	4,622	3,585,926	558	1,780	0	0	5,711
Regular Shares	10,571	1,292,146	16,815	15,375	806	1,392	3,629
Money Market Shares	5,166	7,200,619	0	0	0	0	4,781
Certificates of Deposits	11,630	6,582,411	10,546	5,522	146	794	8,877
IRA / KEOGH & Retirement Accounts	1,642	423,910	0	0	0	0	1,539
All Other	0	297,940	1,456	1,613	0	0	26
Total Shares and Deposits	33,631	19,382,952	29,375	24,290	952	2,186	24,563
Borrowings	0	100,000	0	0	0	0	0
Dividends and Interest Payable	3	0	29	0	3	0	17
Accounts Payable and Other Liabilities	27	304,514	141	1	1	10	10
Other Reserves	(42)	1,246	1,655	42	85	0	409
Undivided Earnings	6,441	2,075,128	13,984	3,995	194	389	2,185
TOTAL LIABILITIES & EQUITY	40,060	21,863,840	45,184	28,328	1,235	2,585	27,184

Federally Chartered Credit Unions
December 31, 2025

32 Reporting Figures in Thousands Dollars	Utah Community	Utah First	Valley Wide	Varex	Wasatch Peaks
ASSETS					
Cash & Cash Equivalents	134,394	104,441	327	3,628	38,710
Loans:					
Unsecured	75,111	26,611	5	625	7,110
Auto	799,367	163,848	110	4,423	84,892
Real Estate	1,244,334	396,424	0	4,096	172,407
Leases Receivable	0	0	0	0	0
All Other Members	937,497	344,717	29	512	266,335
Total Loans	3,056,309	931,600	144	9,656	530,744
LESS: Allowance for Loan Losses	30,625	4,854	2	39	1,768
Loans Held for Sale	1,845	1,518	0	0	0
Total Investments	411,282	6,359	0	3,310	7,007
Land and Building (Net)	64,354	47,241	0	0	17,377
Other Real Estate Owned	803	831	0	0	135
Other Fixed Assets	7,987	1,884	0	1	2,753
Other Assets	94,247	42,539	5	268	37,134
TOTAL ASSETS	3,740,596	1,131,559	474	16,824	632,092
LIABILITIES AND EQUITY					
Shares & Deposits:					
Share Drafts	681,351	140,396	0	2,534	75,610
Regular Shares	431,650	128,239	336	5,398	88,655
Money Market Shares	890,689	200,314	0	3,441	122,862
Certificates of Deposits	1,062,633	202,108	0	1,921	192,982
IRA / KEOGH & Retirement Accounts	69,445	28,951	0	378	16,960
All Other	149,618	195,043	0	0	20,540
Total Shares and Deposits	3,285,386	895,051	336	13,672	517,609
Borrowings	42,000	110,000	0	0	46,200
Dividends and Interest Payable	1	0	0	24	0
Accounts Payable and Other Liabilities	31,086	10,876	3	20	2,371
Other Reserves	22,145	815	19	0	10,084
Undivided Earnings	359,978	114,817	116	3,108	55,828
TOTAL LIABILITIES & EQUITY	3,740,596	1,131,559	474	16,824	632,092

Out-of-State Credit Unions with Branches in Utah
December 31, 2025

5 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Community America	Delta Community	Operating Engineers Local Union #3	Security Service
ASSETS						
Cash & Cash Equivalents	2,131,244	124,658	530,875	326,392	110,626	1,038,693
Loans:						
Unsecured	2,041,607	498,343	470,351	408,013	77,613	587,287
Auto	8,596,010	1,088,149	1,578,378	1,757,299	291,457	3,880,727
Real Estate	12,925,072	947,912	2,804,593	3,113,391	411,299	5,647,877
Leases Receivable	27,315	0	27,315	0	0	0
All Other Members	4,234,296	198,464	1,441,356	980,427	64,727	1,549,322
Total Loans	27,824,300	2,732,868	6,321,993	6,259,130	845,096	11,665,213
LESS: Allowance for Loan Losses	490,568	35,539	279,525	51,899	10,584	113,021
Loans Held for Sale	76,287	812	70,384	0	0	5,091
Total Investments	4,939,748	81,041	1,387,835	2,027,092	674,235	769,545
Land and Building (Net)	467,944	41,605	83,341	56,352	13,356	273,290
Other Real Estate Owned	24,493	2,395	11,676	531	332	9,559
Other Fixed Assets	149,104	18,509	29,195	63,675	5,545	32,180
Other Assets	1,565,190	266,783	518,843	248,846	26,335	504,383
TOTAL ASSETS	36,687,742	3,233,132	8,674,617	8,930,119	1,664,941	14,184,933
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts	6,583,705	616,457	1,889,823	1,691,578	244,538	2,141,309
Regular Shares	7,382,988	570,844	2,099,127	2,021,597	511,208	2,180,212
Money Market Shares	5,430,563	438,968	1,849,612	1,818,783	127,500	1,195,700
Certificates of Deposits	10,074,811	875,198	1,721,452	1,974,624	466,354	5,037,183
IRA / KEOGH & Retirement Accounts	1,161,842	78,319	240,814	331,667	66,246	444,796
All Other	323,739	270,768	11,637	19,939	0	21,395
Total Shares and Deposits	30,957,648	2,850,554	7,812,465	7,858,188	1,415,846	11,020,595
Borrowings	1,639,192	80,000	9,192	0	0	1,550,000
Dividends and Interest Payable	19,954	262	10,053	0	0	9,639
Accounts Payable and Other Liabilities	393,562	40,394	154,495	130,780	16,471	51,422
Other Reserves	(15,497)	17,871	131,838	(153,408)	(11,747)	(51)
Undivided Earnings	3,692,883	244,051	556,574	1,094,559	244,371	1,553,328
TOTAL LIABILITIES & EQUITY	36,687,742	3,233,132	8,674,617	8,930,119	1,664,941	14,184,933

Consolidated Income Statement
State and Federally Chartered Credit Unions
For The Twelve Month Period Ending December 31, 2025

21 State and 32 Federal Reporting
Figures in Thousands

	State	Federal
INTEREST INCOME		
Interest on Loans	$ 89,672	$ 3,230,604
LESS: Interest Refund	2	45
Income from Investments	26,724	391,885
TOTAL INTEREST INCOME	116,394	3,622,444
INTEREST EXPENSES		
Dividends on Shares	16,093	1,347,123
Interest on Deposits	33,725	0
Interest on Borrowed Money	22	20,706
TOTAL INTEREST EXPENSE	49,840	1,367,829
NET INTEREST INCOME	66,554	2,254,615
Provision for Loan Loss	7,532	565,487
NON-INTEREST INCOME		
Fee Income	7,288	397,911
Other Operating Income	8,915	417,461
Gain (Loss) on Equity & Trading Debt Securities	28	55,747
Gain (Loss) on Investments & Derivatives	0	10,385
Gain (Loss) on Disposition of Other Assets	27	14,896
Other Non-operating Income (Expense)	1,608	17,058
TOTAL NON-INTEREST INCOME	17,866	913,458
NON-INTEREST EXPENSE		
Employee Compensation and Benefit	28,320	961,015
Travel and Conference	606	15,434
Office Occupancy	3,245	100,172
Office Operations	12,230	326,109
Educational and Promotional	1,238	97,193
Loan Servicing	5,008	223,643
Professional and Outside Services	2,165	81,337
Member Insurance	94	188
Operating Fees	367	4,689
Miscellaneous Operating	2,524	91,776
TOTAL NON-INTEREST EXPENSE	55,797	1,901,556
NET INCOME	$ 21,091	$ 701,030

Industrial Banks

State Chartered Industrial Banks
June 30, 2026

Name / Phone Number	Address	Organized	President
BMW Bank of North America 801-461-6413	2855 East Cottonwood Parkway, Suite 200 Salt Lake City, UT 84121	1999	Michael Ferguson
Celtic Bank 801-363-6500	268 South State Street, Suite 300 Salt Lake City, UT 84111	2001	Todd Boren
Comenity Capital Bank 801-527-2272	12921 Vista Station Blvd, Suite 100 Draper, UT 84020	2003	Bruce Bowman
First Electronic Bank 801-572-4004	2150 South 1300 East, Suite 400 Salt Lake City, UT 84106	2000	Sherrie Rees
Medallion Bank 801-284-7065	1100 East 6600 South, Suite 510 Salt Lake City, UT 84121	2003	Justin Haley
Merrick Bank 801-545-6600	10705 South Jordan Gateway, Suite 200 South Jordan, UT 84095	1997	Brian Jones
Milestone Bank 435-658-5446	310 South Main Street, Suite 900, Salt Lake City, UT 84101	2006	Mark Yung
Nelnet Bank 800-511-6452	13907 S Minuteman Drive, Suite 250 Draper, UT 84020	2020	Rohit Dewan
Optum Bank, Inc. 801-963-6040	12921 Vista Station Boulevard, Suite 200 Draper, UT 84020	2003	Gavin Payne
Sallie Mae Bank 801-320-3700	175 South West Temple, Suite 600 Salt Lake City, UT 84101	2005	Kerri Palmer
Square Financial Services, Inc. 385-355-8898	3165 East Millrock Drive, Suite 160 Salt Lake City, UT 84121	2021	Richard Rosenthal
The Pitney Bowes Bank, Inc. 801-832-4440	215 South State Street, Suite 320 Salt Lake City, UT 84111	1998	Steve Fischer
Thrivent Bank 866-226-5225	2855 East Cottonwood Parkway, Suite 100 Salt Lake City, UT 84121	2025	Brian Milton
WebBank 801-456-8350	215 South State Street, Suite 1000 Salt Lake City, UT 84111	1997	Jason Lloyd
WEX Bank 801-568-4345	111 Sego Lily Drive, Suite 250 Sandy, UT 84070	1998	Jason Price

Changes in Industrial Banks

Industrial Banks and Branches:	June 30, 2025	June 30, 2026
Industrial Banks	16	15
Branches	0	0
Inactive Charters	1	0

Extinguished Charters:	Date
USAA Financial Services Association	02-10-26

Charter Conversion from a State Charter to a Federal Charter:	Date
UBS Bank USA	03-20-26

State Chartered Industrial Banks
Application Status Report

Charter Name:	Date Received	State Approval	FDIC Approval	FDIC Region
Ford Credit Bank	07-22-22	01-22-26	01-22-26	SF
Stellantis Bank USA	04-05-24	04-13-26	04-13-26	SF
GM Financial Bank	01-31-25	01-22-26	01-22-26	CHI
OneMain Bank	03-13-25	In Processing	In Processing	NY
Edward Jones Bank	04-11-25	02-27-26	02-27-26	KC
Nissan Bank U.S., LLC	06-23-25	In Processing	In Processing	DAL
PayPal Bank	12-15-25	In Processing	In Processing	SF

State Chartered Industrial Banks
June 30, 2026

15 Reporting Figures In Thousands of Dollars	Total Industrial Banks	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	First Electronic Bank	Medallion Bank
ASSETS						
Cash and Due	12,299,576	683,159	143,866	2,466,285	283,538	124,890
Securities	21,405,217	2,838,727	388,957	109,536	2,559	71,702
Federal Funds Sold	89,234	0	81,499	0	0	3,772
Loan & Lease Financing Receivables	80,406,233	10,235,064	4,575,491	11,786,078	204,452	2,667,272
LESS: Allowance for Losses	4,603,225	49,998	75,253	1,344,210	1,260	112,356
Trading Assets	55,938	0	0	0	0	0
Premises and Fixed Assets	162,924	2,612	30,503	101	7,917	4,441
Other Real Estate Owned	8,502	0	502	0	0	0
Investments in Unconsolidated Subs	49,063	0	0	22,100	0	0
Investments in RE Ventures	68,690	0	0	24,690	0	0
Intangible Assets	1,062,265	0	29,839	63,159	0	0
Other Assets	5,091,067	86,201	158,478	731,311	5,656	74,969
TOTAL ASSETS	116,095,484	13,795,765	5,333,882	13,859,050	502,862	2,834,690
LIABILITIES						
Deposits (Noninterest-Bearing)	5,465,939	0	304,133	42,801	265,621	0
Deposits (Interest-Bearing)	80,527,504	9,524,512	3,596,524	10,948,895	20,013	2,299,388
Federal Funds Purchased	182,000	82,000	0	0	0	0
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	9,199,787	1,892,176	450,000	341,661	0	50,000
Notes and Subordinated Debentures	250,000	0	0	250,000	0	0
Other Liabilities	4,020,997	534,573	54,947	479,674	18,900	35,287
TOTAL LIABILITIES	99,646,227	12,033,261	4,405,604	12,063,031	304,534	2,384,675
EQUITY CAPITAL						
Perpetual Preferred Stock	309,429	0	0	210,000	0	99,429
Common Stock	120,181	1	100	1	1,705	1,000
Surplus	5,767,338	547,374	6,841	952,448	13,493	77,500
Undivided Profits	10,252,309	1,215,129	921,337	633,570	183,130	272,086
TOTAL EQUITY CAPITAL	16,449,257	1,762,504	928,278	1,796,019	198,328	450,015
TOTAL LIABILITIES & EQUITY	116,095,484	13,795,765	5,333,882	13,859,050	502,862	2,834,690

State Chartered Industrial Banks
June 30, 2026

15 Reporting Figures In Thousands of Dollars	Merrick Bank	Milestone Bank	Nelnet Bank	Optum Bank, Inc.	Sallie Mae Bank	Square Financial Services
ASSETS						
Cash and Due	633,014	36,196	17,959	1,108,000	4,780,491	704,552
Securities	285,500	3,227	1,269,695	9,105,000	1,716,712	9,503
Federal Funds Sold	277	1,369	0	0	0	0
Loan & Lease Financing Receivables	8,675,606	296,189	1,644,709	9,950,000	21,120,486	1,392,632
LESS: Allowance for Losses	1,333,770	7,102	28,300	92,000	1,361,458	105,936
Trading Assets	0	0	0	0	55,938	0
Premises and Fixed Assets	11,691	681	1,141	5,000	87,581	356
Other Real Estate Owned	0	0	0	8,000	0	0
Investments in Unconsolidated Subs	0	0	6,804	0	7,259	0
Investments in RE Ventures	0	0	0	44,000	0	0
Intangible Assets	112,391	1,742	187	831,000	0	0
Other Assets	744,814	9,866	85,099	471,000	2,134,280	56,065
TOTAL ASSETS	9,129,523	342,168	2,997,294	21,430,000	28,541,289	2,057,172
LIABILITIES						
Deposits (Noninterest-Bearing)	409,434	5,738	0	2,347,000	106,736	91,326
Deposits (Interest-Bearing)	6,995,855	277,070	2,505,006	14,171,000	20,220,565	468,022
Federal Funds Purchased	0	0	0	0	0	0
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	303	0	0	0	4,855,994	0
Notes and Subordinated Debentures	0	0	0	0	0	0
Other Liabilities	114,668	6,148	28,781	1,730,000	450,681	144,204
TOTAL LIABILITIES	7,520,260	288,956	2,533,787	18,248,000	25,633,976	703,552
EQUITY CAPITAL						
Perpetual Preferred Stock	0	0	0	0	0	0
Common Stock	10	1	1	0	1	0
Surplus	628,034	16,940	431,346	422,000	2,035,976	164,972
Undivided Profits	981,219	36,271	32,160	2,760,000	871,336	1,188,648
TOTAL EQUITY CAPITAL	1,609,263	53,212	463,507	3,182,000	2,907,313	1,353,620
TOTAL LIABILITIES & EQUITY	9,129,523	342,168	2,997,294	21,430,000	28,541,289	2,057,172

State Chartered Industrial Banks
June 30, 2026

15 Reporting Figures In Thousands of Dollars	The Pitney Bowes Bank, Inc.	Thrivent Bank	WebBank	WEX Bank
ASSETS				
Cash and Due	116,324	122,280	59,501	1,019,521
Securities	172,632	167,494	229,970	5,034,003
Federal Funds Sold	0	0	2,290	27
Loan & Lease Financing Receivables	470,178	574,244	2,432,629	4,381,203
LESS: Allowance for Losses	7,839	2,717	24,678	56,348
Trading Assets	0	0	0	0
Premises and Fixed Assets	548	1,148	6,610	2,594
Other Real Estate Owned	0	0	0	0
Investments in Unconsolidated Subs	0	0	0	12,900
Investments in RE Ventures	0	0	0	0
Intangible Assets	0	18,971	4,976	0
Other Assets	44,484	24,182	149,976	314,686
TOTAL ASSETS	796,327	905,602	2,861,274	10,708,586
LIABILITIES				
Deposits (Noninterest-Bearing)	85,192	0	142,925	1,665,033
Deposits (Interest-Bearing)	591,195	548,052	2,120,651	6,240,756
Federal Funds Purchased	0	0	0	100,000
Trading Liabilities	0	0	0	0
Other Borrowed Money	12,568	9,951	5,539	1,581,595
Notes and Subordinated Debentures	0	0	0	0
Other Liabilities	29,964	15,193	112,874	265,103
TOTAL LIABILITIES	718,919	573,196	2,381,989	9,852,487
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	0	0
Common Stock	1	0	1,109	116,251
Surplus	64,284	374,058	25,481	6,591
Undivided Profits	13,123	(41,652)	452,695	733,257
TOTAL EQUITY CAPITAL	77,408	332,406	479,285	856,099
TOTAL LIABILITIES & EQUITY	796,327	905,602	2,861,274	10,708,586

Consolidated Income Statement
State Chartered Industrial Banks
For The Six Month Period Ending June 30, 2026

15 Reporting
Figures in Thousands

	Amount
INTEREST INCOME	
Loans Secured by Real Estate	$ 253,382
Commercial & Industrial Loans	878,253
Credit Cards	2,125,556
Installment Loans	2,367,154
All Other Loans	13,147
Income from Financing Receivables	15,691
Interest on Balances Due	207,561
Securities	468,534
Trading Assets	0
Interest on Federal Funds	4,329
Other Interest Income	17,904
TOTAL INTEREST INCOME	6,351,511
INTEREST EXPENSE	
Transaction Accounts	13,572
Savings Deposits (Includes MMDAs)	488,635
Time Deposits of $100,000 or More	49,161
Time Deposits of Less Than $100,000	701,721
Foreign Offices	0
Federal Funds Purchased	8,902
Trading Liabilities & Other Borrowed Money	223,517
Subordinated Notes & Debentures	10,469
TOTAL INTEREST EXPENSE	1,495,977
NET INTEREST INCOME	4,855,534
Provision for Loan Loss	1,354,636
NONINTEREST INCOME	
Fiduciary Accounts	0
Service Charges on Deposit Accounts	48,817
Trading Revenue	6,308
Net Servicing Fees	185,015
Net Gains (Losses) on Sales of Other Assets	511,816
Other	717,186
TOTAL NONINTEREST INCOME	1,469,142
Gains (Losses) on Securities	2,261
NONINTEREST EXPENSE	
Salaries & Employee Benefits	491,069
Premises & Fixed Assets	26,833
Other	2,004,738
TOTAL NONINTEREST EXPENSE	2,522,640
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	2,449,661
Applicable Income Taxes	611,145
Extraordinary Items & Other Adjustments (Net of Taxes)	0
NET INCOME	$ 1,838,516

State Chartered Industrial Banks
December 31, 2025

16 Reporting Figures In Thousands of Dollars	Total Industrial Banks	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	First Electronic Bank	Medallion Bank
ASSETS						
Cash and Due	31,351,893	577,438	263,785	2,354,409	348,581	143,743
Securities	30,812,317	2,538,767	340,945	109,273	2,741	61,970
Federal Funds Sold	61,033	0	55,202	0	0	3,705
Loan & Lease Financing Receivables	165,647,139	9,668,309	3,989,619	11,670,927	120,896	2,442,602
LESS: Allowance for Losses	4,714,367	48,593	56,864	1,335,771	0	105,519
Trading Assets	49,250	0	0	0	0	0
Premises and Fixed Assets	163,030	2,828	23,974	122	5,651	4,368
Other Real Estate Owned	8,649	0	649	0	0	0
Investments in Unconsolidated Subs	42,353	0	0	17,111	0	0
Investments in RE Ventures	61,281	0	0	25,281	0	0
Intangible Assets	1,113,207	0	29,839	77,753	0	0
Other Assets	6,194,984	75,766	145,299	707,801	4,277	69,720
TOTAL ASSETS	230,790,769	12,814,515	4,792,448	13,626,906	482,146	2,620,589
LIABILITIES						
Deposits (Noninterest-Bearing)	4,737,192	0	262,019	45,109	250,515	0
Deposits (Interest-Bearing)	182,091,001	8,618,246	3,180,109	10,400,662	20,858	2,089,515
Federal Funds Purchased	300,444	52,000	0	0	0	0
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	13,417,363	1,971,094	400,538	709,467	0	50,000
Notes and Subordinated Debentures	250,000	0	0	250,000	0	0
Other Liabilities	4,562,856	433,871	99,327	451,178	22,159	30,901
TOTAL LIABILITIES	205,358,856	11,075,211	3,941,993	11,856,416	293,532	2,170,416
EQUITY CAPITAL						
Perpetual Preferred Stock	174,429	0	0	75,000	0	99,429
Common Stock	120,182	1	100	1	1,705	1,000
Surplus	8,471,900	533,416	6,841	950,271	13,493	77,500
Undivided Profits	16,665,402	1,205,887	843,514	745,218	173,416	272,244
TOTAL EQUITY CAPITAL	25,431,913	1,739,304	850,455	1,770,490	188,614	450,173
TOTAL LIABILITIES & EQUITY	230,790,769	12,814,515	4,792,448	13,626,906	482,146	2,620,589

State Chartered Industrial Banks
December 31, 2025

16 Reporting Figures In Thousands of Dollars	Merrick Bank	Milestone Bank	Nelnet Bank	Optum Bank, Inc.	Sallie Mae Bank	Square Financial Services
ASSETS						
Cash and Due	590,512	33,109	25,378	1,455,000	4,414,106	713,105
Securities	287,634	3,311	1,063,110	9,197,000	1,758,070	6,951
Federal Funds Sold	0	5	0	0	0	0
Loan & Lease Financing Receivables	8,915,993	336,603	956,343	8,936,000	22,746,038	977,201
LESS: Allowance for Losses	1,367,240	9,035	25,708	72,000	1,437,857	66,443
Trading Assets	0	0	0	0	49,250	0
Premises and Fixed Assets	12,562	751	1,251	4,000	88,507	407
Other Real Estate Owned	0	0	0	8,000	0	0
Investments in Unconsolidated Subs	0	0	5,152	0	7,190	0
Investments in RE Ventures	0	0	0	36,000	0	0
Intangible Assets	123,436	1,240	775	851,000	0	0
Other Assets	688,728	8,583	43,399	404,000	2,108,986	63,026
TOTAL ASSETS	9,251,625	374,567	2,069,700	20,819,000	29,734,290	1,694,247
LIABILITIES						
Deposits (Noninterest-Bearing)	313,702	5,697	0	2,389,000	43,393	141,119
Deposits (Interest-Bearing)	6,938,002	307,935	1,762,960	13,649,000	21,479,569	354,136
Federal Funds Purchased	0	0	0	0	0	0
Trading Liabilities	0	0	0	0	0	0
Other Borrowed Money	94	0	0	0	4,869,079	0
Notes and Subordinated Debentures	0	0	0	0	0	0
Other Liabilities	121,799	9,075	12,138	1,826,000	452,404	207,769
TOTAL LIABILITIES	7,373,597	322,707	1,775,098	17,864,000	26,844,445	703,024
EQUITY CAPITAL						
Perpetual Preferred Stock	0	0	0	0	0	0
Common Stock	10	1	1	0	1	0
Surplus	622,270	16,825	277,960	421,000	2,019,180	152,890
Undivided Profits	1,255,748	35,034	16,641	2,534,000	870,664	838,333
TOTAL EQUITY CAPITAL	1,878,028	51,860	294,602	2,955,000	2,889,845	991,223
TOTAL LIABILITIES & EQUITY	9,251,625	374,567	2,069,700	20,819,000	29,734,290	1,694,247

State Chartered Industrial Banks
December 31, 2025

16 Reporting Figures In Thousands of Dollars	The Pitney Bowes Bank, Inc.	Thrivent Bank	UBS Bank USA	WebBank	WEX Bank
ASSETS					
Cash and Due	113,241	263,692	18,904,214	386,541	765,039
Securities	176,756	118,800	10,516,593	216,212	4,414,184
Federal Funds Sold	0	0	0	2,080	41
Loan & Lease Financing Receivables	478,773	569,020	88,683,003	2,147,644	3,008,168
LESS: Allowance for Losses	7,961	2,639	108,630	21,329	48,778
Trading Assets	0	0	0	0	0
Premises and Fixed Assets	601	1,321	8,724	5,125	2,838
Other Real Estate Owned	0	0	0	0	0
Investments in Unconsolidated Subs	0	0	0	0	12,900
Investments in RE Ventures	0	0	0	0	0
Intangible Assets	0	20,792	3,028	5,344	0
Other Assets	44,144	25,479	1,310,988	199,339	295,449
TOTAL ASSETS	805,554	996,465	119,317,920	2,940,956	8,449,841
LIABILITIES					
Deposits (Noninterest-Bearing)	57,734	0	17,089	113,124	1,098,691
Deposits (Interest-Bearing)	617,488	600,851	104,617,245	2,276,910	5,177,515
Federal Funds Purchased	0	0	248,444	0	0
Trading Liabilities	0	0	0	0	0
Other Borrowed Money	21,199	39,922	4,181,175	4,562	1,170,233
Notes and Subordinated Debentures	0	0	0	0	0
Other Liabilities	30,914	13,601	512,026	102,859	236,835
TOTAL LIABILITIES	727,335	654,374	109,575,979	2,497,455	7,683,274
EQUITY CAPITAL					
Perpetual Preferred Stock	0	0	0	0	0
Common Stock	1	0	1	1,109	116,251
Surplus	64,284	374,058	2,909,955	25,366	6,591
Undivided Profits	13,934	(31,967)	6,831,985	417,026	643,725
TOTAL EQUITY CAPITAL	78,219	342,091	9,741,941	443,501	766,567
TOTAL LIABILITIES & EQUITY	805,554	996,465	119,317,920	2,940,956	8,449,841

Consolidated Income Statement
State Chartered Industrial Banks
For The Twelve Month Period Ending December 31, 2025

16 Reporting
Figures in Thousands

	Amount
INTEREST INCOME	
Loans Secured by Real Estate	$ 1,727,157
Commercial & Industrial Loans	1,574,357
Credit Cards	4,098,669
Installment Loans	4,387,437
All Other Loans	2,965,000
Income from Financing Receivables	28,780
Interest on Balances Due	1,375,808
Securities	1,054,691
Trading Assets	0
Federal Funds Sold	11,867
Other Interest Income	244,474
TOTAL INTEREST INCOME	17,468,240
INTEREST EXPENSE	
Transaction Accounts	15,290
Savings Deposits (Includes MMDAs)	3,023,521
Time Deposits of $100,000 or More	105,224
Time Deposits of Less Than $100,000	2,385,205
Foreign Offices	0
Federal Funds Purchased	31,865
Trading Liabilities & Other Borrowed Money	729,978
Subordinated Notes & Debentures	16,924
TOTAL INTEREST EXPENSE	6,308,007
NET INTEREST INCOME	11,160,233
Provision for Loan Loss	2,697,889
NONINTEREST INCOME	
Fiduciary Accounts	0
Service Charges on Deposit Accounts	93,798
Trading Revenue	96
Net Servicing Fees	323,752
Net Gains (Losses) on Sale of Other Assets	841,726
Other	1,494,772
TOTAL NONINTEREST INCOME	2,754,144
Gains (Losses) on Securities	25,563
NONINTEREST EXPENSE	
Salaries & Employee Benefits	1,020,756
Premises & Fixed Assets	62,607
Other	4,159,301
TOTAL NONINTEREST EXPENSE	5,242,664
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	5,999,387
Applicable Income Taxes	1,482,567
Extraordinary Items & Other Adjustments (Net of Taxes)	0
NET INCOME	$ 4,516,820

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Savings and Loan Associations

Federally Chartered Savings and Loan Associations Headquartered in Utah

June 30, 2026

Name / Phone Number	Address	Organized	President
Synchrony Bank 801-816-4760	170 West Election Road, Suite 125 Draper, UT 84020	1988	Brian Doubles

Out of State Savings and Loan Associations With Branches in Utah

June 30, 2026

Name / Phone Number	Address	Organized	President
Axos Bank 877-247-8002	9490 South 300 West, Suite 210 Sandy, UT 84070	2000	Gregory Garrabrants, President/CEO
First American Trust, FSB 801-578-8888	215 South State Street, Suite 380 Salt Lake City, UT 84111	1985	Matt McCreadie
MidFirst Bank 385-361-5000	10653 South River Front Parkway, Ste 140 South Jordan, UT 84095	1911	G. Jeffrey Records, Jr., CEO

Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2026

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due	15,513,000
Securities	5,408,000
Federal Funds Sold	0
Loan & Lease Financing Receivables	98,756,000
LESS: Allowance for Losses	10,058,000
Trading Assets	0
Premises and Fixed Assets	346,000
Other Real Estate Owned	0
Investments in Unconsolidated Subs	42,000
Investments in RE Ventures	1,068,000
Intangible Assets	597,000
Other Assets	3,545,000
TOTAL ASSETS	115,217,000
LIABILITIES	
Deposits (Noninterest-Bearing)	446,000
Deposits (Interest-Bearing)	85,521,000
Federal Funds Purchased	0
Trading Liabilities	0
Other Borrowed Money	8,365,000
Notes and Subordinated Debentures	750,000
Other Liabilities	5,275,000
TOTAL LIABILITIES	100,357,000
EQUITY CAPITAL	
Perpetual Preferred Stock	0
Common Stock	1,000
Surplus	6,165,000
Undivided Profits	8,694,000
TOTAL EQUITY CAPITAL	14,860,000
TOTAL LIABILITIES & EQUITY	115,217,000

Federally Chartered Savings and Loan Associations
Headquartered outside of Utah with branches in Utah
June 30, 2026

3 Reporting Figures in Thousands of Dollars	TOTAL Out-of-State FSB's	Axos Bank	First American Trust, FSB	MidFirst Bank
ASSETS				
Cash and Due	3,661,548	1,121,423	1,933,924	606,201
Securities	15,063,544	1,571,876	7,137,757	6,353,911
Federal Funds Sold	0	0	0	0
Loan & Lease Financing Receivables	58,492,056	24,965,914	0	33,526,142
LESS: Allowance for Losses	481,405	264,007	0	217,398
Trading Assets	0	0	0	0
Premises and Fixed Assets	806,082	404,044	1,025	401,013
Other Real Estate Owned	27,151	0	0	27,151
Investments in Unconsolidated Subs	1,052	0	0	1,052
Investments in RE Ventures	0	0	0	0
Intangible Assets	479,731	186,490	0	293,241
Other Assets	2,885,114	884,647	157,654	1,842,813
TOTAL ASSETS	80,934,873	28,870,387	9,230,360	42,834,126
LIABILITIES				
Deposits (Noninterest-Bearing)	12,919,681	3,907,556	4,184,342	4,827,783
Deposits (Interest-Bearing)	45,943,253	20,924,857	4,516,683	20,501,713
Federal Funds Purchased	0	0	0	0
Trading Liabilities	0	0	0	0
Other Borrowed Money	13,783,550	730,680	0	13,052,870
Notes and Subordinated Debentures	0	0	0	0
Other Liabilities	779,837	501,188	16,265	262,384
TOTAL LIABILITIES	73,426,321	26,064,281	8,717,290	38,644,750
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	0	0
Common Stock	13,496	12,216	280	1,000
Surplus	896,407	399,455	306,577	190,375
Undivided Profits	6,598,649	2,394,435	206,213	3,998,001
TOTAL EQUITY CAPITAL	7,508,552	2,806,106	513,070	4,189,376
TOTAL LIABILITIES & EQUITY	80,934,873	28,870,387	9,230,360	42,834,126

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Six Month Period Ending June 30, 2026

1 Reporting Figures in Thousands	Amount
INTEREST INCOME	
Loans Secured by Real Estate	$ 0
Commercial & Industrial Loans	180,000
Credit Cards	7,840,000
Installment Loans	373,000
All Other Loans	7,000
Income from Financing Receivables	0
Interest on Balances Due	309,000
Securities	76,000
Trading Assets	0
Interest on Federal Funds	0
Other Interest Income	0
TOTAL INTEREST INCOME	8,785,000
INTEREST EXPENSE	
Transaction Accounts	86,000
Savings Deposits (Includes MMDAs)	562,000
Time Deposits of $100,000 or More	180,000
Time Deposits of Less Than $100,000	748,000
Foreign Offices	0
Federal Funds Purchased	0
Trading Liabilities & Other Borrowed Money	209,000
Subordinated Notes & Debentures	27,000
TOTAL INTEREST EXPENSE	1,812,000
NET INTEREST INCOME	6,973,000
Provision for Loan Loss	2,491,000
NONINTEREST INCOME	
Fiduciary Accounts	0
Service Charges on Deposit Accounts	0
Trading Revenue	0
Net Servicing Fees	37,000
Net Gains (Losses) on Sales of Other Assets	31,000
Other	237,000
TOTAL NONINTEREST INCOME	305,000
Gains (Losses) on Securities	32,000
NONINTEREST EXPENSE	
Salaries & Employee Benefits	803,000
Premises & Fixed Assets	57,000
Other	1,821,000
TOTAL NONINTEREST EXPENSE	2,681,000
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	2,138,000
Applicable Income Taxes	516,000
Extraordinary Items & Other Adjustments (Net of Taxes)	0
NET INCOME	$ 1,622,000

Federally Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2025

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due	14,303,000
Securities	2,363,000
Federal Funds Sold	0
Loan & Lease Financing Receivables	100,040,000
LESS: Allowance for Losses	10,178,000
Trading Assets	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Unconsolidated Subs	36,000
Investments in RE Ventures	1,108,000
Intangible Assets	861,000
Other Assets	3,582,000
TOTAL ASSETS	112,115,000
LIABILITIES	
Deposits (Noninterest-Bearing)	409,000
Deposits (Interest-Bearing)	82,967,000
Federal Funds Purchased	0
Trading Liabilities	0
Other Borrowed Money	7,863,000
Notes and Subordinated Debentures	750,000
Other Liabilities	5,574,000
TOTAL LIABILITIES	97,563,000
EQUITY CAPITAL	
Perpetual Preferred Stock	0
Common Stock	1,000
Surplus	6,165,000
Undivided Profits	8,386,000
TOTAL EQUITY CAPITAL	14,552,000
TOTAL LIABILITIES & EQUITY	112,115,000

Federally Chartered Savings and Loan Associations
Headquartered outside of Utah with branches in Utah
December 31, 2025

3 Reporting Figures in Thousands of Dollars	TOTAL Out-of-State FSB's	Axos Bank	First American Trust, FSB	MidFirst Bank
ASSETS				
Cash and Due	2,290,033	1,126,975	682,457	480,601
Securities	14,495,474	1,688,568	5,937,316	6,869,590
Federal Funds Sold	0	0	0	0
Loan & Lease Financing Receivables	55,491,721	23,513,811	0	31,977,910
LESS: Allowance for Losses	492,596	271,271	0	221,325
Trading Assets	0	0	0	0
Premises and Fixed Assets	640,290	271,124	1,202	367,964
Other Real Estate Owned	15,556	4,383	0	11,173
Investments in Unconsolidated Subs	933	0	0	933
Investments in RE Ventures	0	0	0	0
Intangible Assets	401,575	130,679	0	270,896
Other Assets	2,499,550	740,904	148,901	1,609,745
TOTAL ASSETS	75,342,536	27,205,173	6,769,876	41,367,487
LIABILITIES				
Deposits (Noninterest-Bearing)	11,251,037	3,332,815	3,447,928	4,470,294
Deposits (Interest-Bearing)	43,058,133	20,173,224	2,795,923	20,088,986
Federal Funds Purchased	0	0	0	0
Trading Liabilities	0	0	0	0
Other Borrowed Money	13,374,472	751,506	0	12,622,966
Notes and Subordinated Debentures	0	0	0	0
Other Liabilities	641,523	343,592	16,134	281,797
TOTAL LIABILITIES	68,325,165	24,601,137	6,259,985	37,464,043
EQUITY CAPITAL				
Perpetual Preferred Stock	0	0	0	0
Common Stock	13,496	12,216	280	1,000
Surplus	896,407	399,455	306,577	190,375
Undivided Profits	6,107,468	2,192,365	203,034	3,712,069
TOTAL EQUITY CAPITAL	7,017,371	2,604,036	509,891	3,903,444
TOTAL LIABILITIES & EQUITY	75,342,536	27,205,173	6,769,876	41,367,487

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Twelve Month Period Ending December 31, 2025

1 Reporting Figures in Thousands	Amount
INTEREST INCOME	
Loans Secured by Real Estate	$ 1,000
Commercial & Industrial Loans	310,000
Credit Cards	15,859,000
Installment Loans	821,000
All Other Loans	15,000
Income from Financing Receivables	1,000
Interest on Balances Due	736,000
Securities	142,000
Trading Assets	0
Interest on Federal Funds	0
Other Interest Income	0
TOTAL INTEREST INCOME	17,885,000
INTEREST EXPENSE	
Transaction Accounts	173,000
Savings Deposits (Includes MMDAs)	1,302,000
Time Deposits of $100,000 or More	341,000
Time Deposits of Less Than $100,000	1,604,000
Foreign Offices	0
Federal Funds Purchased	0
Trading Liabilities & Other Borrowed Money	449,000
Subordinated Notes & Debentures	54,000
TOTAL INTEREST EXPENSE	3,923,000
NET INTEREST INCOME	13,962,000
Provision for Loan Loss	5,248,000
NONINTEREST INCOME	
Fiduciary Accounts	0
Service Charges on Deposit Accounts	0
Trading Revenue	0
Net Servicing Fees	93,000
Net Gains (Losses) on Sales of Other Assets	113,000
Other	535,000
TOTAL NONINTEREST INCOME	741,000
Gains (Losses) on Securities	(4,000)
NONINTEREST EXPENSE	
Salaries & Employee Benefits	1,673,000
Premises & Fixed Assets	1,000
Other	3,555,000
TOTAL NONINTEREST EXPENSE	5,229,000
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS	4,222,000
Applicable Income Taxes	969,000
Extraordinary Items & Other Adjustments (Net of Taxes)	0
NET INCOME	$ 3,253,000

Trust Companies

Trust Companies
June 30, 2026

Name / Phone Number	Address	Trust Manager
Deseret Trust Company 801-363-2991	60 East South Temple, Suite 800 Salt Lake City, UT 84111	M. Wesley Mashburn

State Chartered Depository Institutions with Trust Powers
June 30, 2026

Name / Phone Number	Address	Trust Manager
Bank of Utah 801-409-5000	2605 Washington Boulevard Ogden, UT 84401	Dillon Schmutz
BOU Trust Company, Inc* 801-409-5000	50 South 200 East, Suite 110 Salt Lake City, UT 84111	Dillon Schmutz
Central Bank 801-375-1000	75 North University Avenue Provo, UT 84601	Lori Pullan
Cache Valley Bank 801-272-4275	101 North Main Street Logan, UT 84321	Micah Daines
Redemption Bank 801-272-4275	2020 East Murray Holladay Road Holladay, UT 84117	Katie Spratling

Changes in Trust Companies and Depository Institutions with Trust Powers

Trust Companies and Depository Institutions with Trust Powers:	June 30, 2025	June 30, 2026
Number of Companies with Trust Powers	5	6

*BOU Trust Company, Inc. is a wholly owned subsidiary of Bank of Utah.

Federally Chartered Depository Institutions with Trust Powers

National Banks with Trust Powers:

Bank of America, N.A.
BMO Bank, N.A.
First American Trust, FSB
JP Morgan Chase, N.A.
KeyBank, N.A.
U.S. Bank, N.A.
Wells Fargo Bank, N.A.
Zions Bancorporation, N.A.

Federally Chartered Credit Unions Offering Trust Services:

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

State Chartered Trust Companies
Statement of Condition
As of June 30, 2026

1 Reporting Figures in Dollars	Deseret Trust Company
ASSETS	
Cash and equivalents	$ 3,396,000
Investments	25,884,000
Trust fees receivable	8,000
Due from affiliates	419,000
Due from trust accounts	275,000
Asset accruals	0
Prepaid expenses	1,032,000
Net premises and equipment	476,000
Intangible assets	0
Other assets	1,490,900,000
Total Assets	$ 1,522,390,000
LIABILITIES	
Accounts payable	$ 1,536,000
Due to affiliates	395,000
Due to trust accounts	0
Liability accruals	0
Borrowings	0
Other liabilities	144,715,000
Deferred income taxes	0
Total Liabilities	146,646,000
EQUITY CAPITAL	
Common stock	0
Surplus	0
Undivided earnings	1,375,744,000
Total Capital	1,375,744,000
Total Liabilities and Capital	$ 1,522,390,000

Financial Institution Holding Companies

Financial Institution Holding Companies Registered with Utah Depository Affiliates

June 30, 2026

↱Parents of Each Preceding Subsidiary **Registered Holding Company** ↳Utah Affiliate Owned by the Registered Holding Company	Location
Block, Inc	Oakland, CA
↳Square Financial Services, Inc.	Salt Lake City, UT
↱BMW Group	Munich, Germany
↱BMW US Holding Corp	Woodcliff Lake, NJ
BMW Financial Services, NA, LLC	Woodcliff Lake, NJ
↳BMW Bank of North America	Salt Lake City, UT
BOU Bancorp, Inc.*	Ogden, UT
↳Bank of Utah	Ogden, UT
Bread Financial Holdings, Inc.	Columbus, OH
↳Bread Financial Payments, Inc.	Columbus, OH
↳Comenity Capital Bank	Draper, UT
Brighton Bancorp	Salt Lake City, UT
↳Brighton Bank	Salt Lake City, UT
Cache Valley Banking Company	Logan, UT
↳Cache Valley Bank	Logan, UT
↳Liberty Bank	Salt Lake City, UT
Cardworks, Inc	Woodbury, NY
↳Merrick Bank Corporation	South Jordan, UT
Celtic Investment, Inc.	Salt Lake City, UT
↳Celtic Bank	Salt Lake City, UT
Central Bancorporation*	Provo, UT
↳Central Bank	Provo, UT
Continental Bancorporation	Salt Lake City, UT
↳Continental Bank	Salt Lake City, UT
FinWise Bancorp	Murray, UT
↳FinWise Bank	Murray, UT
First Utah Bancorporation	Salt Lake City, UT
↳First Utah Bank	Salt Lake City, UT
↱Porter Mountain III LLP / Sage Brush Partners LLP	Grand Junction, CO
Grand Valley Corporation	Grand Junction, CO
↳Grand Valley Bank	Heber City, UT
Green Dot Corporation*	Provo, UT
↳Green Dot Bank	Provo, UT
H Bancorp LLC	Irvine, CA
↳Sunwest Bank	Sandy, UT
↱JGS Jr. Family Holding Corporation / Keystone Financial Corporation	Salt Lake City, UT
Home Credit Corporation	Salt Lake City, UT
↳Home Savings Bank	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

Financial Institution Holding Companies Registered with Utah Depository Affiliates

June 30, 2026

↱Parents of Each Preceding Subsidiary **Registered Holding Company** ↳Utah Affiliate Owned by the Registered Holding Company	Location
↱Ally Financial Inc.*	Detroit, MI
IB Finance Holding Company LLC	Detroit, MI
↳Ally Bank	Sandy, UT
Medallion Financial Corp.	New York, NY
↳Medallion Bank	Salt Lake City, UT
Milestone Capital Partners, Inc.	Troy, MI
↳Milestone Bank	Park City, UT
Nelnet, Inc	Lincoln, NE
↳Nelnet Bank	Draper, UT
↱UnitedHealth Group Inc.	Minnetonka, MN
↱United HealthCare Services, Inc..	Minnetonka, MN
↱Optum, Inc.	Eden Prairie, MN
↱OptumHealth Holdings LLC	Eden Prairie, MN
Optum Financial, Inc.	Eden Prairie, MN
↳Optum Bank, Inc.	Draper, UT
↱Pitney Bowes, Inc.	Stamford, CT
Pitney Bowes Global Financial Services, LLC	Shelton, CT
↳The Pitney Bowes Bank, Inc.	Salt Lake City, UT
Quill Financial Corporation	Provo, UT
↳Quill Bank	Provo, UT
Redemption Holding Company	Holladay, UT
↳Redemption Bank	Holladay, 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
↳WebBank Holding Corporation	New York, NY
↳WebBank	Salt Lake City, UT
TAB Bank Holdings, Inc.	Salt Lake City, UT
↳Transportation Alliance Bank, Inc.	Ogden, UT
The TAW, LP…….	San Jose, CA
↳First Electronic Bank	Salt Lake City, UT
↱Thrivent Financial for Lutherans	Minneapolis, MN
Thrivent Financial Holdings, Inc.	Appleton, WI
↳Thrivent Bank.	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

Financial Institution Holding Companies Registered with Utah Depository Affiliates

June 30, 2026

↱Parents of Each Preceding Subsidiary **Registered Holding Company** ↳Utah Affiliate Owned by the Registered Holding Company	Location
WEX Inc.	Portland, ME
↳WEX Bank	Sandy, UT

Total Registered Financial Institution Holding Companies - 31

Loan Production Offices

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

June 30, 2026

Name	Address	City, State
Milestone Bank	12110 N Pecos Ave, Suite 120	Westminster, CO
Sunwest Bank	1299 N Orchard St, Suite 202	Boise, ID

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

June 30, 2026

Name	Loan Production Office Location
Bank of Utah	Logan, UT
Bank of Utah	Price, UT
Bank of Utah	St. George, UT
Bank of Utah	Vernal, UT
Quill Bank dba Accordia Bank	Lehi, UT
Quill Bank dba Accordia Bank	Lindon, UT
Quill Bank dba Accordia Bank	Orem, UT
Quill Bank dba Accordia Bank	Spanish Fork, UT
Quill Bank dba Accordia Bank	South Jordan, UT
Home Savings Bank	Salt Lake City, UT

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

June 30, 2026

Name	Out of State Depository Location
Bank of England, DBA ENG Lending	Little Rock, Arkansas
Columbia Bank	Portland, Oregon
Cornerstone Capital Bank, SSB	Houston, Texas
Glacier Bank	Kalispell, Montana
Goldman Sachs Bank USA	New York, New York
Homestreet Bank	Seattle, Washington
Meadows Bank	Las Vegas, Nevada
Mechanics Bank	Walnut Creek, CA
Northwest Bank	Boise, Idaho

Licensed Money Transmitters

Money Transmitters Licensed in Utah

June 30, 2026

Name	Location
1Money USA, Inc.	New York, NY
ACI Payments, Inc.	Elkhorn, NE
Affirm Payments, LLC	San Francisco, CA
Africa Remittance Company LLC	Jersey City, NJ
Airbnb Payments, Inc.	San Francisco, CA
Airwallex US, LLC	San Francisco, CA
AllPaid, Inc.	Indianapolis, IN
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.	Austin, TX
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Asure Operations LLC	Austin, TX
AUS Merchant Services, Inc.	Sunnyvale, CA
AvidXchange, Inc.	Charlotte, NC
Bakkt Crypto Solutions, LLC	Alpharetta, GA
BAM Trading Services Inc.	Miami, FL
Banana Pay, LLC	Minneapolis, MN
Barri Money Services, LLC	Houston, TX
BCUS, Inc.	Stamford, CT
Beeso Corp.	Bloomington, MN
Bendix Payment Solutions, LLC	New Brunswick, NJ
Betrlink, LLC	New York, NY
Bill.com, LLC	San Jose, CA
BillGO MT, Inc.	Fort Collins, CO
Bilt Payments LLC	New York, NY
Blackhawk Network California, Inc.	Pleasanton, CA
Block, Inc.	Oakland, CA
Booking Holdings Financial Services USA LLC	Dallas, TX
Brex Payments LLC	Salt Lake City, UT
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CFX Labs Inc.	Chicago, IL
Check Payments LLC	New York, NY
CheckFreePay Corporation	Alpharetta, GA

Money Transmitters Licensed in Utah

June 30, 2026

Name	Location
Checkout US, INC.	New York, NY
Chime Payments, Inc.	San Francisco, CA
Circle Internet Financial, LLC	Boston, MA
Citcon USA LLC	San Jose, CA
Coinbase, Inc.	New York, NY
Comdata TN, Inc.	Brentwood, TN
Continental Express Money Order Company, Inc.	Santa Ana, CA
Convera USA, LLC	Denver, CO
Cooper Blazer Inc.	Fort Lee, NJ
Creative Solutions Software Corp.	Ann Arbor, MI
CSG Forte Payments, Inc.	Fort Worth, TX
Currencies Direct, Inc.	Orlando, FL
Currency Exchange International Corp.	Orlando, FL
Dahabshil, Inc.	Dublin, OH
Dandelion Payments, Inc.	Buena Park, CA
Dolex Dollar Express, Inc.	Houston, TX
DPAYMENTS, LLC	Miami, FL
DVTR Inc.	Dorado, PR
eBay Commerce Inc.	San Jose, CA
Enramex Inc	Wheat Ridge, CO
EntrataPay, LLC	Lehi, UT
Ethos Payment Solutions, Inc.	Irving, TX
Expensify Payments LLC	Portland, OR
Felix Technologies Inc.	Miami, FL
Figure Payments Corporation	San Francisco, CA
Finxera, Inc.	Alpharetta, GA
Flutterwave Payments, LLC	Miami, FL
Flywire Global Corp.	Boston, MA
Foris DAX, Inc.	Tyler, TX
Geoswift US, Inc.	San Francisco, CA
Girosol Corp.	North Miami Beach, FL
Golden Money Transfer, Inc.	Cambridge, MA
Google Payment Corp.	Mountain View, CA
Green Dot Corporation	Provo, UT
Guavapay USA LLC	Lincolnshire, IL
Gusto, Inc.	San Francisco, CA

Money Transmitters Licensed in Utah

June 30, 2026

Name	Location
Hong Lan Services, Inc.	Westminster, CA
Hopper Money (USA), Inc.	Boston, MA
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Inmar Services, LLC	Winston-Salem, NC
Inter & Co Payments, Inc.	Miami, FL
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
International Payout Systems, Inc.	Fort Lauderdale, FL
Internet Escrow Services, Inc.	San Francisco, CA
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
JPay LLC	Miramar, FL
Keefe Commissary Network, LLC	Saint Louis, MO
Klarna Inc.	Columbus, OH
Kronos SaaShr, Inc.	Branchburg, NJ
Kwik Dollar LLC	Houston, TX
Lightspark Payments, LLC	Culver City, CA
LL Pay U.S., LLC	New York, NY
Majority Payment Services, LLC.	Miami, FL
Mastercard Transaction Services (US) LLC	New York, NY
Maxitransfers LLC	Irving, TX
Melio Solutions Inc.	New York, NY
MEMO Financial Services America, Inc..	Wormleysburg, PA
Mercari, Inc.	Palo Alto, CA
Meta Payments Inc.	Menlo Park, CA
Mezu (NA), Inc.	Denver, CO
Monex Inc.	Washington, DC
Moneycorp US Inc.	Providence, RI
MoneyGram Payment Systems, Inc.	Minneapolis, MN
Moon Inc.	Atlanta, GA
MoonPay USA LLC	New York, NY
MSB USA Inc	Plano, TX
MTFX USA Inc.	Jersey City, NJ
Netspend Corporation.	Austin, TX
NIC Services, LLC	Overland Park, KS

Money Transmitters Licensed in Utah

June 30, 2026

Name	Location
Nium, Inc.	San Francisco, CA
Nuvei US LLC	Scottsdale, AZ
NYDIG Execution LLC	New York, NY
NYDIG Trust Company LLC	New York, NY
Omnex Group, Inc.	Englewood Cliffs, NJ
OwlTing USA, Inc.	Arlington, VA
Pangea USA, LLC	Chicago, IL
Paychex Holdings, LLC	Rochester, NY
Payment Progress, LLC.	Red Bank, NJ
PayNearMe Financial, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC	Bethesda, MD
Paysend US LLC	Miami, FL
Payward Interactive, Inc.	Cheyenne, WY
Photon Dance Global, Inc.	Costa Mesa, CA
PingPong Global Solutions, Inc.	San Mateo, CA
Placid NK Corporation	Jackson Heights, NY
PrimePay, LLC	West Chester, PA
Procore Payment Services, Inc.	Carpinteria, CA
Provenance Technologies, Inc.	San Francisco, CA
RAM Payment, LLC	Knoxville, TN
Ramp Payments Corporation	New York, NY
Rasmi Pay LLC	Bloomington, MN
Real Time Financial Services, LLC.	Miami, FL
RealNet Payments LLC	Cincinnati, OH
RealPage Payments Services LLC	Richardson, TX
Remitly, Inc.	Seattle, WA
Ripple Markets DE LLC	San Francisco, CA
Rippling Payments, Inc.	San Francisco, CA
River Financial, Inc.	Columbus, OH
Robinhood Money, LLC	Menlo Park, CA
Servicio UniTeller, Inc.	Rochelle Park, NJ
Shopify Financial Services Inc.	New York, NY
Skrill USA, Inc.	Jacksonville, FL
Spectrum Global Payment Solutions, Inc.	Houston, TX

Money Transmitters Licensed in Utah

June 30, 2026

Name	Location
StoneX Payment Services Ltd.	Miami, FL
Stripe Payments Company	San Francisco, CA
Swivel Transactions, LLC	San Antonio, TX
System Pay Services (US), Inc	San Francisco, CA
TabaPay Payment Services LLC	Palo Alto, CA
TapTap Send Payments Co.	New York, NY
Tech Friends, Inc.	Jonesboro, AR
Temu Payments Inc.	Boston, MA
Thunes Financial Services LLC	San Francisco, CA
Tiagn I, Inc.	Atlanta, GA
Tipalti, Inc.	Foster City, CA
Toast Processing Services LLC	Boston, MA
TouchPay Holdings, LLC	Dallas, TX
Transfermate, Inc.	Atlanta, GA
Trolley US, Inc..	Miami, FL
Trustly, Inc.	San Carlos, CA
U.S. Payments, LLC	Tulsa, OK
Uphold HQ Inc.	Larkspur, CA
Upwork Payments Inc.	Palo Alto, CA
USForex Inc.	San Francisco, CA
VCB Money, Inc.	Garden Grove, CA
Veem Payments Inc.	San Francisco, CA
Viamericas Corporation	Coral Gables, FL
Visa Global Services Inc.	Foster City, CA
Webull Pay LLC	St. Petersburg, FL
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WhiteBIT US, Inc	New York, NY
Wise US Inc.	New York, NY
Wizz Cross Border USA Inc.	Iselin, NJ
World Direct Link, Corp	Stone Mountain, GA
WorldRemit Corp.	Boston, MA
Wotransfer Fintech Inc.	San Ramon, CA
X Payments LLC	San Francisco, CA
Xtransfer Inc.	New York, NY
YapStone, Inc.	Larkspur, CA

Money Transmitters Licensed in Utah

June 30, 2026

Name	Location
Yardi Payments, LLC	Santa Barbara, CA
Yuansfer, Inc.	New York, NY
Zap Solutions, Inc.	Chicago, IL
Zero Hash LLC	Chicago, IL

Total Money Transmitters Licensed in Utah - 184

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Independent Escrow Agents

Independent Escrow Agents Registered in Utah

June 30, 2026

Name	City, State	Escrow Manager
Bridge Core	Highland, UT	Robert Crawley
Contract Managing LLC	Pleasant Grove, UT	JaNell Child
Doma Escrow Services, Inc.	Lehi, UT	Andy Wiley
Elite Contract Service	Sandy, UT	Dave Stapel
Equity Escrow Company	St. George, UT	Joseph McPhie
Escrow Specialists Inc	Ogden, UT	Jamie Simpson
McCullough Escrow, LLC	Provo, UT	Jeff Davis
Mortgage Connect Title Insurance Agency of Utah, LLC	Cottonwood Heights, UT	Meghan Jones-Rolla
Old Republic Title Company of Oklahoma	Tampa, FL	Kelly Crews
Paykeeper, Inc	South Jordan, UT	Gunther Fischli
PCN Network, LLC	Pittsburgh, PA	Janet Newton
Secure Escrow and Disbursement Company, LLC	Midvale, UT	Natalie Gumbo
Stoze LLC	Nibley, UT	BJ Smith
United Closing and Escrow Group, Inc.	Pontiac, MI	Patricia D'Pulos

Total Independent Escrow Agents Registered in Utah - 14

Non-Depository Lenders

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

Name	City, State	C	D	T	I
3 Amigos Market	St George, UT	X			
800loanmart.com	Van Nuys, CA			X	X
A & A Check Cashing House	Vernal, UT	X			
Accesorios Cruz LLC	Salt Lake City, UT	X			
Affordable Title Loans	West Valley City, UT			X	
American Title Loans	Salt Lake City, UT			X	
Armando's Mercado LLC	Heber, 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 Collections LLC	Sheridan, WY		X		X
Beehive Title Loans	Sandy, UT			X	
Bloxfam LLC DBA Family Pawn Sunset	St George, UT			X	
Building Blox Inc	Hurricane, UT			X	
C & J Envios	West Valley City, UT	X			
Carmil Services LLC	Ogden, UT	X			
Cash Busters LLC	Price, UT			X	
Check City Check Cashing	Provo, UT	X	X	X	X
Check 'N Go	Cincinnati, OH	X			
Chosica LLC	Cedar City, UT	X			
City Market	Cincinnati, OH	X			
Community Choice Financial/Cash Central	Dublin, OH		X		X
Discount Title Loans	Midvale, UT			X	
Dixie Check Cashing LLC	St George, UT	X			
Dulces Retonos	Cedar City, UT	X			
El Centenario Market, LLC	West Valley City, UT	X			
El Guero Envios LLC	Heber City, UT	X			
El Mate Latin Imports LLC	Layton, UT	X			
El Mercadito	Payson, UT	X			
Envios Confianza 600 E	Provo, UT	X			
Envios Express Midvale Inc	Midvale, UT	X			
Envios Utah WV LLC	West Valley City, UT	X			
Envios Y Mas Express LLC	West Jordan, UT	X			
Envios Y Pan LLC	Salt Lake City, UT	X			
Express Pro Services LLC	Provo, UT	X			
Family Pawn Plus	St George, UT			X	

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

Name	City, State	C	D	T	I
Fashion R & B LLC	West Valley City, UT	X			
Flash Multi-Servicios	Taylorsville, UT	X			
Fruti Bar LLC	West Valley City, UT	X			
Global Money Express	Salt Lake City, UT	X			
Hot-n-Cold Drinks	American Fork, UT	X			
Instant Money One Inc	Kearns, UT	X		X	
Jera Kambios Y Envios	West Valley City, UT	X			
Jiffy Enterprises Inc	Vernal, UT	X			
Joyas Robles Inc	Salt Lake City, UT	X			
Kwick Shop	Ogden, UT	X			
La Casita Money Transfer LLC	Sandy, UT	X			
La Casita Multiservicio LLC	Clearfield, 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	
Liz Envios Inc	West Valley City, UT	X			
Loan Max	Alpharetta, GA			X	
Loans for Less	Salt Lake City, UT			X	
Los Feliz	West Valley City, UT	X			
Luna Market	St George, UT	X			
Maria's Gifts 2	Ogden, UT	X			
Maria's Multiservice Inc	Taylorsville, UT	X			
Mariner Finance, LLC	Nottingham, MD			X	
Mason Management, LLC	Midvale, UT			X	
Moab Pawn and Gun	Moab, UT	X			
Money Access Inc	Provo, UT	X		X	
Multi Services Utah LLC	West Valley City, UT	X			
Multiservice JC LLC	Kearns, UT	X			
Multiservicios Amigos Latinos	Salt Lake City, UT	X			
Multiservicios Bella LLC	West Valley City, UT	X			
Multiservicios Eli LLC	Tooele, UT	X			
Multiservicios Express West Valley LLC	West Valley City, UT	X			
Multiservicios Maya Inc	Salt Lake City, UT	X			
MyPaydayLoan.com	Reno, NV		X		X
Nicell Wireless LLC	Salt Lake City, UT	X			

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

Name	City, State	C	D	T	I
Nico's Multiservices LLC	West Valley City, UT	X			
Ok Finance & Rentals	Orem, UT		X		
OneMain Financial Group, LLC	Baltimore, MD			X	X
Pal Brothers Convenience Group Inc	West Valley City, UT	X			
Perez Market	West Valley City, UT	X			
Préstamos Rápidos de Pablo Juan	Salt Lake City, UT			X	
Quick Cash	North Salt Lake, UT		X		
Quik Pik Market	West Valley City, UT	X			
Rapido Express Kearns Inc	Kearns, UT	X			
Rapido Express Magna Inc	Magna, UT	X			
Rapido Express Orem Inc	Orem, UT	X			
Rapido Express Salt Lake City Inc	Salt Lake City, UT	X			
Rapido Express West Valley Inc	West Valley City, UT	X			
Red Rock Pawn	Fort Duchesne, UT	X			
Reparacell LLC	West Valley City, UT	X			
Reparacell West Jordan LLC	West Jordan, UT	X			
Republic Finance, LLC	Baton Rouge, LA			X	X
Rinconcito De Las Americas LLC	Spanish Fork, UT	X			
Riverton Express Multiservicios	Riverton, 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	
Segovia Bakery LLC	Payson, UT	X			
Sexy Boutique LLC	West Valley City, UT	X			
Smart Cash	Lehi, UT	X			
Smith's Food & Drug Centers, Inc.	Cincinnati, OH	X			
Solucion Hispana	Orem, UT	X			
SpeedyCash.com	Dublin, OH			X	X
Star Loans Price	Humble, TX			X	
Stop & Go Market	Ogden, UT	X			
Super Groceries, Inc	Ogden, UT	X			
Title Pro	Carrollton, TX			X	X
TitleMax of Utah	Carrollton, TX			X	
Torres Enterprises Corp	Elkhart, IN	X			
TravelCenters of America	Westlake, OH	X			
USA Cash Services	Ogden, UT		X	X	

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

Name	City, State	C	D	T	I
USACashServices.com	Ogden, UT		X		X
Utah Envios	Salt Lake City, 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	
ZZ LNZ LLC	Miami, FL		X		X
	Total:	85	13	30	12

Note: Some registered lenders have one or more locations. There are 105 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 – 18* institutions reporting

1. The average deferred deposit loan amount that the deferred deposit lender extended	$465
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	23 Days
3. 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)	621
4. 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	3.30%
5. 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)	$476,127
6. The average annual percentage rate charged on deferred deposit loans	469.07%
7. The range of annual percentage rates charged on deferred deposit loans	16.57% - 1,642.00%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender	$268
9. The number of deferred deposit loans carried to the maximum 10 weeks	4,442
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks	$2,873,189
11. The number of deferred deposit loans not paid in full at the end of 10 weeks	4,443
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks	$2,835,802
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan	1.15%
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	48.94%
(b) one payment	38.17%
(c) two payments	4.74%
(d) three payments	1.38%
(e) four payments	2.99%
(f) five payments	0.87%
(g) six payments	0.36%
(h) seven payments	0.58%
(i) eight payments	0.51%
(j) nine payments	0.14%
(k) ten or more payments	1.31%

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

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
   B) The number of complaints the Department considers unresolved; 0

3. For deferred deposit lenders who are not registered with the Department:
   A) The number of complaints the Department considers resolved; ..... NA
   B) The number of complaints the Department considers unresolved; ..... NA

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Regulated Mortgage and Consumer Lenders

Regulated Mortgage Lenders, Brokers, and Servicers

Approximately 270 regulated mortgage lenders, brokers, and servicers registered with the Department to engage in covered mortgage activities with Utah consumers.

Regulated entities are required to file a Residential First Mortgage Notification (RFMN) in the Nationwide Multistate Licensing System & Registry (NMLS). An RFMN expires on December 31st if it is not renewed. Members of the public may confirm if a company or mortgage professional is authorized to conduct covered activities in Utah by performing a name search on the NMLS Consumer Access website: nmlsconsumeraccess.org.

Regulated Consumer Lenders

Approximately 947 consumer lenders have notified the Department they are extending credit to Utah consumers.

Consumer lenders must file a Consumer Credit Notification (CCN) in the Nationwide Multistate Licensing System & Registry (NMLS). A CCN expires on December 31st if it is not renewed. Members of the public may confirm if a company is authorized to conduct consumer credit activities in Utah by performing a name search on the NMLS Consumer Access website: nmlsconsumeraccess.org.

Regulated Commercial Financing Lenders

Regulated Commercial Financing Lenders

Commercial Financing Registration

Approximately 300 entities have registered and are active as of June 30, 2026 under the Commercial Financing Registration and Disclosure Act. This Act applies to covered entities engaged in a commercial financing transaction consummated on or after January 1, 2023. These lenders' registrations expire on December 31st each year and are required to renew their Commercial Finance registration annually through the Nationwide Multistate Licensing System & Registry (NMLS). Interested parties may confirm if a company is authorized to conduct commercial financing business in Utah by performing a search on the NMLS Consumer Access website: nmlsconsumeraccess.org.