

**THIRTY-SEVENTH ANNUAL AND SEVENTY-FIRST**

**Report  
of the  
Commissioner  
of  
Financial Institutions**

**STATE OF UTAH**

**TO THE HONORABLE**

**GARY R. HERBERT  
GOVERNOR**

**AND**

**THE LEGISLATURE OF THE STATE OF UTAH**

**For the Period July 1, 2016 to June 30, 2017**

**G. EDWARD LEARY  
Commissioner of Financial Institutions**



# STATE OF UTAH

Gary R. Herbert  
Governor  
Spencer J. Cox  
Lieutenant Governor

## DEPARTMENT OF FINANCIAL INSTITUTIONS

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

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

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Thirty-Seventh Annual and Seventy-First Report of the Department of Financial Institutions for the period July 1, 2016 to June 30, 2017. I do hereby certify by oath that a detailed statement of all fees and other moneys received by the department during this period are included herein.

Respectfully submitted,

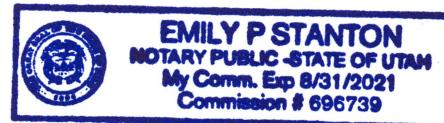
G. Edward Leary  
COMMISSIONER

Subscribed and sworn to before me this

2<sup>nd</sup> day of October, 2017.

Emily P. Stanton  
Notary Public

Residing at Salt Lake City, Utah  
My Commission expires: 8/31/2021



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## Department History

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

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

**Department History (*Continued*)**

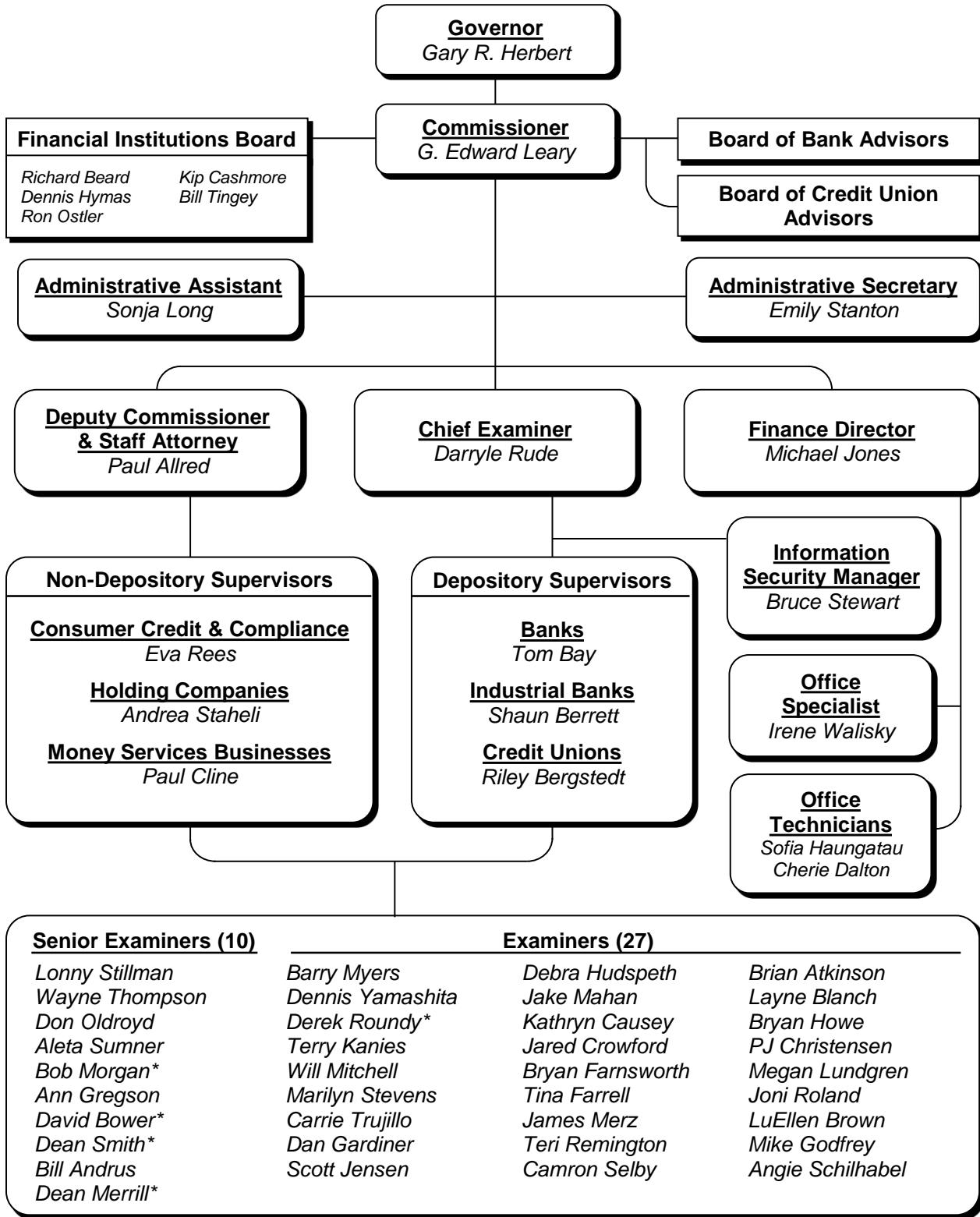
<b><u>DATE</u></b>	<b><u>EVENT</u></b>
2016	H.B. 177 “Mortgage Lending Amendments” amended Chapter 2 of Title 70D, Mortgage Lending and Servicing Act, to require mortgage lenders who perform six specific functions related to originating a mortgage loan to register with the Department through the National 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 a extended payment plan must be offered. Effective July 1, 2016.
	S.B. 55 “Financial Institutions Amendments” amended Chapter 1 of Title 7, General Provisions, to clarify that the Commissioner has examination authority over Technology Service Providers who are providing services or activities to a depository institution subject to the jurisdiction of the Department. It also authorizes the Commissioner to share information obtained from the examination of a Technology Service Provider with the depository institution serviced by the Technology Service Provider. Effective May 10, 2016.
2017	HB 40 “Check Cashing and Deferred Deposit Lending Amendments” amended Title 7, Chapter 23, Check Cashing and Deferred Deposit Lending Registration Act, to modify the registration requirements, grant rulemaking authority, amend the restrictions on extensions of deferred deposit loans, and change the requirement of each premise be examined annually. Effective May 9, 2017.
	HB 44 “Department of Financial Institutions Related Amendments” amended Chapter 1 of Title 7, General Provisions, to permit the delegation of powers and duties when the Commissioner authorizes it in writing, change the position of supervisor of trusts to supervisor of holding companies, and modify the restrictions on acquisition of institutions and holding companies. Effective May 9, 2017.

## Department Commissioners

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

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

**Organizational Chart**  
September 15, 2017



\* Dedicated Large Bank Examiner

**Appropriations****July 1, 2016 to June 30, 2017****Total Appropriation for the Period Shown..... \$ 7,898,100****Expenditures****July 1, 2016 to June 30, 2017**

Personnel Services ..... 3,954,244

## Employer's Contributions:

    Retirement..... 951,965  
    Other Employment Benefits ..... 1,295,292

Travel Expense ..... 356,776

Current Expense ..... 341,167

Office Lease..... 237,666

Data Processing..... 220,826

Capital Outlay ..... - 0 -

Passthrough Payments..... 300,000

Total Expenditure ..... 7,657,936

Balance of Appropriation Unexpended Lapsed to Restricted Fund ..... 240,164

**Total Expenditure for the Period Shown..... \$ 7,898,100**

**Cash Receipts****July 1, 2016 to June 30, 2017****Asset Based Fees:**

Banks .....	\$ 3,064,383
Credit Unions .....	298,374
Industrial Banks.....	2,995,374

**Annual Registration / Licensing Fees:**

Regulated Lenders.....	122,600
Mortgage Servicers .....	67,200
Financial Institution Holding Companies .....	7,000
Money Management Certification.....	12,250
Money Transmitters .....	22,100
Check Cashers and Deferred Deposit Lenders.....	38,900

**Application Fees:**

Applications.....	400
Securities .....	- 0 -

**Examination Fees:**

Deferred Deposit Lenders, Title Lenders, and Trust Companies .....	51,549
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**Miscellaneous Fees:**

Miscellaneous .....	7,875
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**Total Deposited with the State Treasurer .....** **\$ 6,688,005**

## Accreditations

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

## Utah Depository Institutions

### Legal Holidays

Every Sunday is a legal holiday.

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

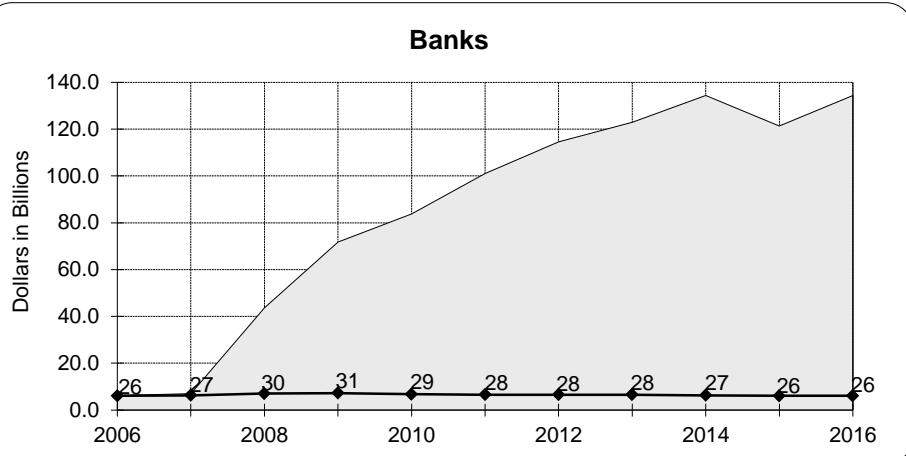
## Department of Financial Institutions Official Website

[dfi.utah.gov](http://dfi.utah.gov)

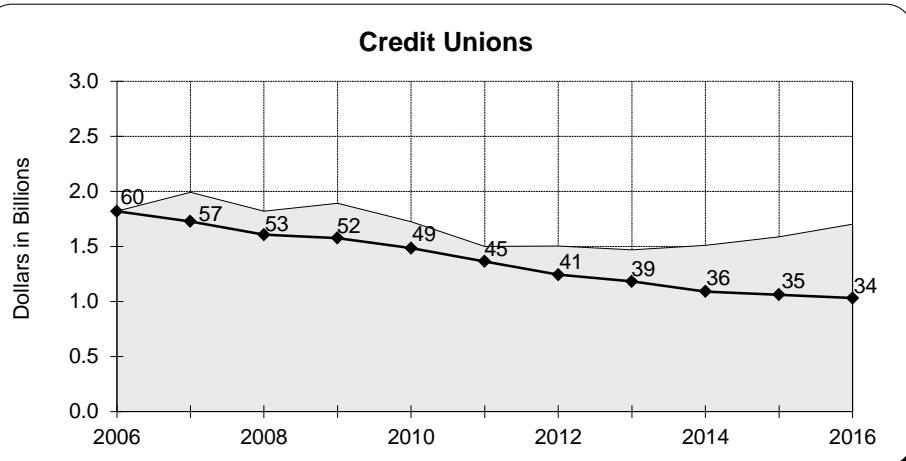
The department's website provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

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

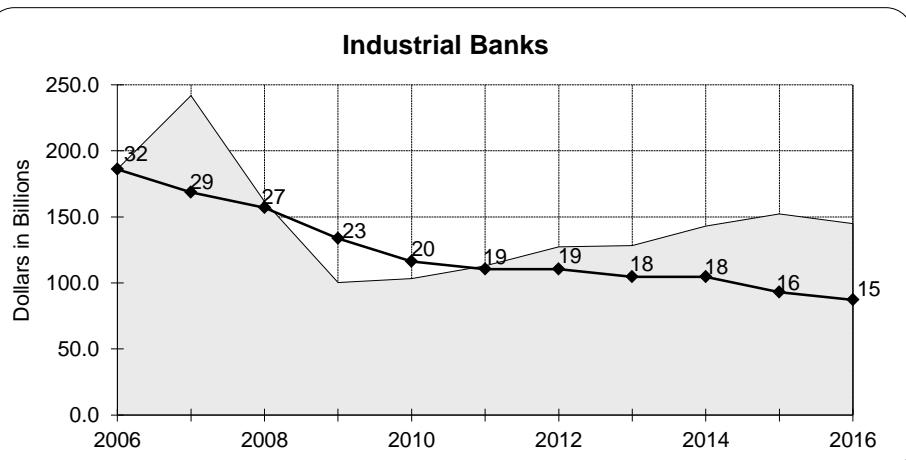
Year End	No.	Banks Assets
2006	26	6,210,788
2007	27	7,000,432
2008	30	43,657,243
2009	31	71,767,659
2010	29	83,774,106
2011	28	101,047,357
2012	28	114,588,963
2013	28	122,928,374
2014	27	134,394,781
2015	26	121,355,018
2016	26	134,369,174



Year End	No.	Credit Unions Assets
2006	60	1,819,983
2007	57	1,991,748
2008	53	1,820,236
2009	52	1,891,906
2010	49	1,724,316
2011	45	1,500,082
2012	41	1,503,476
2013	39	1,468,979
2014	36	1,509,818
2015	35	1,587,072
2016	34	1,702,032



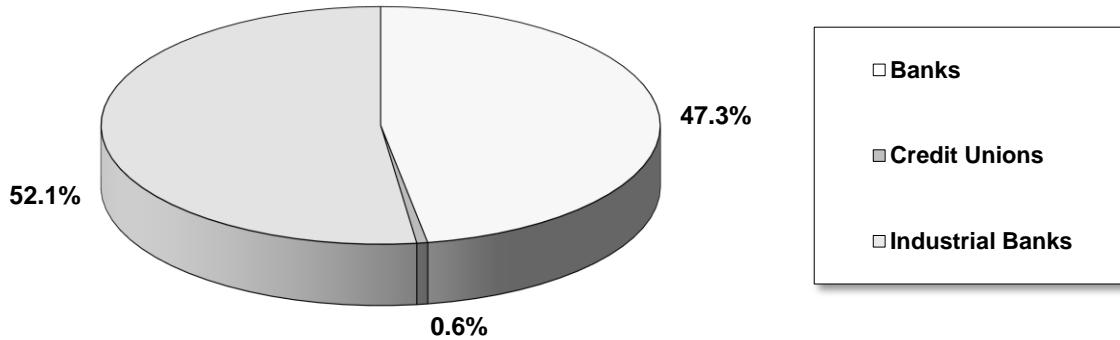
Year End	No.	Industrial Banks Assets
2006	32	186,207,601
2007	29	241,824,490
2008	27	161,660,340
2009	23	100,296,002
2010	20	103,286,249
2011	19	112,943,130
2012	19	127,311,188
2013	18	128,274,061
2014	18	143,027,910
2015	16	152,251,642
2016	15	144,899,026



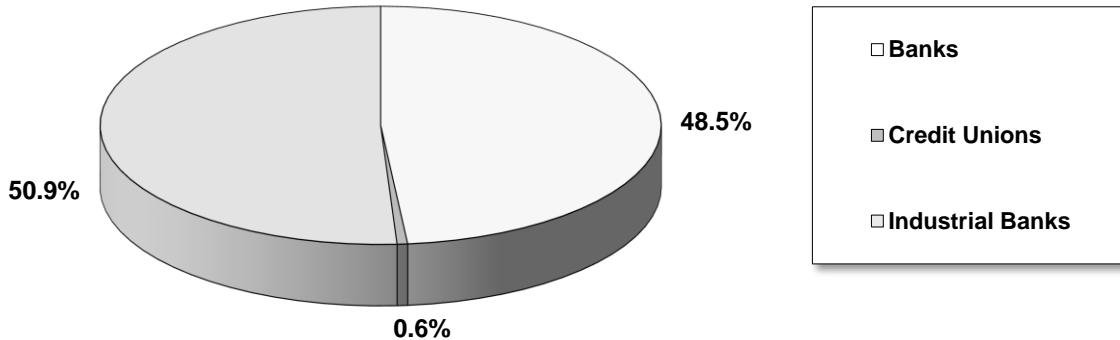
**Comparative Schedule of State Chartered Institutions as of Fiscal Year-End**  
*(Dollars in Thousands)*

Industry	June 30, 2016			June 30, 2017			Increase or (Decrease)
	Number of Institutions	Branches	Total Assets	Number of Institutions	Branches	Total Assets	
State Banks.....	26	93	124,757,892	24	92	137,044,963	12,287,071
Credit Unions.....	35	37	1,651,418	33	33	1,703,392	51,974
Industrial Banks.....	15	2	137,188,545	15	2	143,917,666	6,729,121
<b>TOTALS.....</b>	<b><u>76</u></b>	<b><u>132</u></b>	<b><u>263,597,855</u></b>	<b><u>72</u></b>	<b><u>127</u></b>	<b><u>282,666,021</u></b>	<b><u>19,068,166</u></b>

### Total Assets Distribution - June 30, 2016



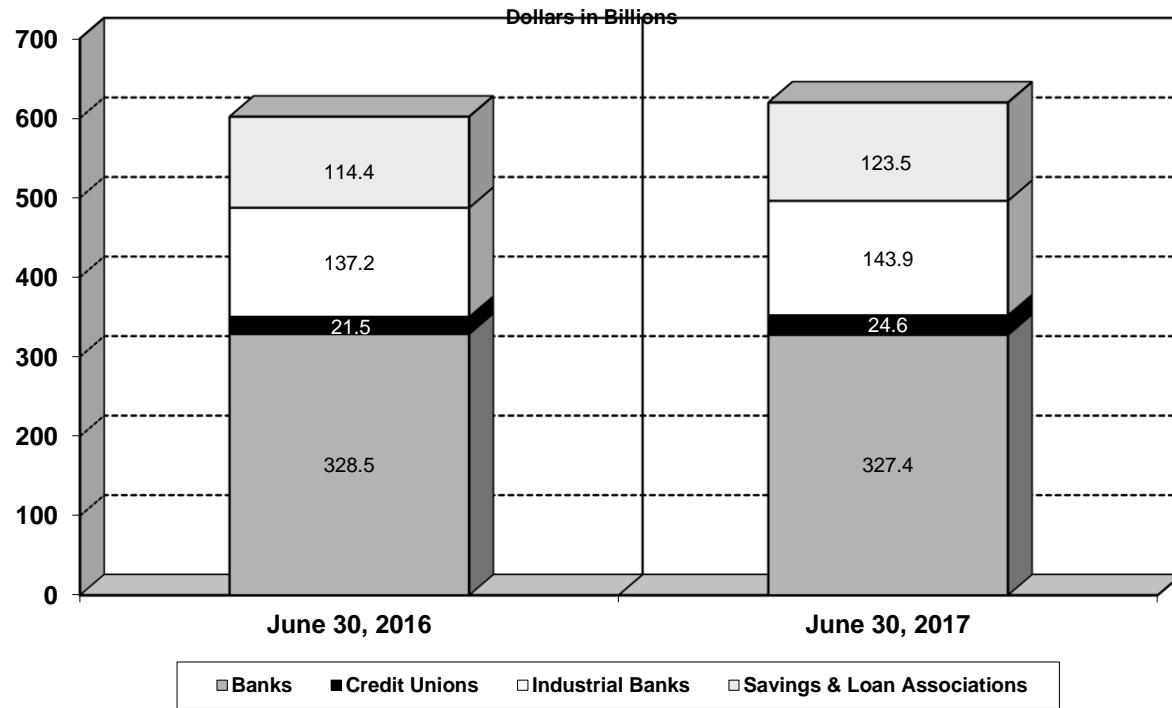
### Total Assets Distribution - June 30, 2017



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

	June 30, 2016		June 30, 2017		Percent of Change
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	
<b><u>Commercial Banks</u></b>					
State.....	26	124,757,892	24	137,044,963	9.8%
National.....	4	203,768,684	4	190,385,134	-6.6%
Total.....	30	328,526,576	28	327,430,097	-0.3%
<b><u>Credit Unions</u></b>					
State.....	35	1,651,418	33	1,703,392	3.1%
Federal.....	34	19,892,806	33	22,931,159	15.3%
Total.....	69	21,544,224	66	24,634,551	14.3%
<b><u>Industrial Banks</u></b>					
Total State.....	15	137,188,545	15	143,917,666	4.9%
<b><u>Savings &amp; Loan Associations</u></b>					
Total Federal.....	2	114,428,648	2	123,529,439	8.0%
<b>TOTALS.....</b>	<b><u>116</u></b>	<b><u>601,687,993</u></b>	<b><u>111</u></b>	<b><u>619,511,753</u></b>	<b>3.0%</b>

## Total Assets Comparison



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# Banks

**State Chartered Banks**  
June 30, 2017

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

\* Date converted to a state chartered bank

**State Chartered Banks**  
**June 30, 2017**

<b>Bank / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
Marlin Business Bank 888-479-9111	2795 East Cottonwood Parkway, Suite 120 Salt Lake City, UT 84121	2008	Raymond J. Dardano
People's Intermountain Bank 801-756-7681	33 East Main Street American Fork, UT 84003-2360	1913	Rick W. Anderson
Prime Alliance Bank 801-296-2200	1868 South 500 West Woods Cross, UT 84087	2004	Gary Harding
Rock Canyon Bank 801-222-9006	215 West 2230 North Provo, UT 84604	1991	R. Tod Monsen
State Bank of Southern Utah 435-865-2300	377 North Main Street Cedar City, UT 84720	1957	Eric J. Schmutz
Town & Country Bank 435-673-1150	405 East St. George Boulevard St. George, UT 84770	2008	Bruce T. Jensen
Transportation Alliance Bank, Inc. 801-624-5000	4185 Harrison Boulevard, Suite 200 Ogden, UT 84403	1998	Curt Queyrouze
Utah Independent Bank 435-529-7459	55 South State Street Salina, UT 84654	1977	Craig A. White

**National Banks Headquartered in Utah**  
June 30, 2017

<b>Bank / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
First National Bank of Layton 801-544-4241	12 South Main Street Layton, UT 84041	1905	K. John Jones
Morgan Stanley Bank N.A. 801-236-3600	201 South Main, 5 <sup>th</sup> Floor Salt Lake City, UT 84111	1990	Frank K. Stepan
Wells Fargo Bank Northwest, N.A. 801-246-5526	299 South Main Street 10 <sup>th</sup> Floor Salt Lake City, UT 84111	1881	Greg Winegardner
Zions First National Bank 801-524-2330	One South Main Street Salt Lake City, UT 84111-1923	1873	A. Scott Anderson

**Out of State Banks with Branches in Utah**  
**June 30, 2017**

<b>Bank / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>Local Executive Officer</b>
Bank of the West <sup>(1)</sup> 801-531-3411	142 East 200 South Salt Lake City, UT 84111	1874	James E. Smith
Banner Bank <sup>(2)</sup> 509-467-6993	10 South First Ave Walla Walla, WA 99362	1890	Mark Grescovich
Glacier Bank <sup>(3)</sup> 208-415-5310	49 Commons Loop Kalispell, MT 59901	1955	Dennis Durfee
Goldman Sachs Bank USA <sup>(4)</sup> 801-884-1500	222 South Main Salt Lake City, UT 84108	2004	Michael J. Civitella
JPMorgan Chase Bank, N.A. <sup>(5)</sup> 801-481-5000	80 West Broadway, Suite 200 Salt Lake City, UT 84101-2024	1863	M. Craig Zollinger
KeyBank, N.A. <sup>(6)</sup> 801-535-1000	50 South Main Street, Suite 2000 Salt Lake City, UT 84130-0815	1849	Jill M. Taylor
U.S. Bank, N.A. <sup>(7)</sup> 801-534-6071	15 West South Temple 6 <sup>th</sup> Floor Salt Lake City, UT 84101	1929	Damon Miller
Washington Federal, N.A. <sup>(8)</sup> 801-366-2238	505 East 200 South Salt Lake City, UT 84102	1917	Marlise Fisher
Wells Fargo Bank, N.A. <sup>(9)</sup> 801-246-5526	299 South Main, 10 <sup>th</sup> Floor Salt Lake City, UT 84111	1852	Greg Winegardner

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

<sup>(2)</sup> Banner Bank is chartered by the state of Washington and is headquartered in Walla Walla, WA.

<sup>(3)</sup> Glacier Bank is chartered by the state of Montana and is headquartered in Kalispell, MT. It operates branches in Utah under the names of 1<sup>st</sup> Bank and Mountain West Bank.

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

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

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

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

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

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

**Branches of State Chartered Banks****Ninety-Two Branches of Twenty-Four State Banks**

June 30, 2017

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

**Branches of State Chartered Banks****Ninety-Two Branches of Twenty-Four State Banks**

June 30, 2017

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

**Branches of State Chartered Banks****Ninety-Two Branches of Twenty-Four State Banks**

June 30, 2017

<u>Name of Bank</u>	<u>Branch</u>	<u>City</u>	<u>County</u>
Rock Canyon Bank ( <i>Continued</i> )			
Spanish Fork .....		Spanish Fork .....	Utah
St. George .....		St. George .....	Washington
State Bank of Southern Utah .....		Cedar City .....	Iron
Circleville .....		Circleville .....	Piute
Hurricane .....		Hurricane .....	Washington
Kanab .....		Kanab .....	Kane
Orderville .....		Orderville .....	Kane
Parowan .....		Parowan .....	Iron
Richfield .....		Richfield .....	Sevier
Santa Clara .....		Santa Clara .....	Washington
South Interchange .....		Cedar City .....	Iron
St. George .....		St. George .....	Washington
St. George River Road .....		St. George .....	Washington
Tropic .....		Tropic .....	Garfield
Town & Country .....		St. George .....	Washington
Transportation Alliance Bank, Inc. ....		Ogden .....	Weber
Utah Independent Bank .....		Salina .....	Sevier
Beaver .....		Beaver .....	Beaver
Monroe .....		Monroe .....	Sevier

**State Bank Members of Federal Reserve System**

June 30, 2017

Location

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

**Changes in State Chartered Banks**

<u><b>State Banks and Branches:</b></u>	<u><b>June 30, 2016</b></u>	<u><b>June 30, 2017</b></u>
State Banks.....	26	24
Branches .....	93	92
Branches approved but not opened .....	3	3
 <u><b>Branches Closed:</b></u>		<u><b>Date Closed</b></u>
Home Savings Bank, Draper .....		04-30-17
State Bank of Southern Utah, Providence .....		09-20-16
State Bank of Southern Utah, South Main, Cedar City .....		09-20-16
 <u><b>Branches Approved And Opened:</b></u>	<u><b>Date Approved</b></u>	<u><b>Date Opened</b></u>
People's Intermountain Bank, Bountiful .....	08-30-16	05-19-17
State Bank of Southern Utah, South Interchange, Cedar City .....	11-03-15	09-20-16
 <u><b>Branches Approved But Not Opened:</b></u>		<u><b>Date Approved</b></u>
Bank of Utah, Bountiful .....		10-26-16
Central Bank, North Lehi.....		01-27-17
People's Intermountain Bank, Preston State Street, Preston, ID.....		05-08-17
 <u><b>Branch Applications Withdrawn:</b></u>	<u><b>Date Approved</b></u>	<u><b>Date Withdrawn</b></u>
Town and Country Bank, South River Road, St. George.....	05-05-16	01-23-17
 <u><b>Banks Closed:</b></u>		<u><b>Date</b></u>
Proficio Bank .....		03-03-17
 <u><b>Voluntary Liquidation:</b></u>		<u><b>Date</b></u>
Republic Bank .....		06-30-17

**State Chartered Banks**  
June 30, 2017

<b>24 Reporting Figures In Thousands of Dollars</b>	<b>Total State Banks</b>	<b>Ally Bank</b>	<b>American Bank of Commerce</b>	<b>Bank of Utah</b>	<b>Brighton Bank</b>	<b>Cache Valley Bank</b>
<b>ASSETS</b>						
Cash and Due.....	3,421,731	2,124,000	2,334	123,034	24,843	158,465
Securities.....	18,662,933	16,960,000	0	138,853	56,481	15,336
Federal Funds Sold.....	98,089	0	21,162	736	2,660	10,450
Receivables (Net of Unearned).....	103,572,737	96,046,000	61,823	847,236	108,604	827,500
LESS: Allowance for Losses.....	790,348	676,000	849	10,287	1,816	13,135
Trading Assets.....	5,000	5,000	0	0	0	0
Premises and Fixed Assets.....	395,699	251,000	2,134	13,729	3,052	29,505
Other Real Estate Owned.....	35,348	13,000	0	0	0	1,047
Investments in Unconsolidated Subs.....	116,688	112,000	0	0	0	4,688
Customers' Liability.....	427,000	427,000	0	0	0	0
Intangible Assets.....	28,754	0	0	6,125	0	1,354
Other Assets.....	11,071,332	10,743,000	3,396	37,465	6,519	8,848
<b>TOTAL ASSETS.....</b>	<b>137,044,963</b>	<b>126,005,000</b>	<b>90,000</b>	<b>1,156,891</b>	<b>200,343</b>	<b>1,044,058</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	3,169,419	176,000	32,619	367,621	68,977	330,871
Deposits (Interest-Bearing).....	92,383,840	86,080,000	45,403	589,102	100,358	589,835
Federal Funds Purchased.....	129,777	0	0	44,027	6,447	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	17,585,300	17,459,000	0	0	0	5,000
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	3,537,882	3,421,000	396	8,458	488	5,104
<b>TOTAL LIABILITIES.....</b>	<b>116,806,218</b>	<b>107,136,000</b>	<b>78,418</b>	<b>1,009,208</b>	<b>176,270</b>	<b>930,810</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	1,912	0	0	0	0	0
Common Stock.....	78,698	1,000	1,523	3,656	500	6,582
Surplus.....	15,159,171	14,832,000	4,928	8,534	4,183	19,920
Undivided Profits.....	4,998,964	4,036,000	5,131	135,493	19,390	86,746
<b>TOTAL EQUITY CAPITAL.....</b>	<b>20,238,745</b>	<b>18,869,000</b>	<b>11,582</b>	<b>147,683</b>	<b>24,073</b>	<b>113,248</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>137,044,963</b>	<b>126,005,000</b>	<b>90,000</b>	<b>1,156,891</b>	<b>200,343</b>	<b>1,044,058</b>

**State Chartered Banks**  
June 30, 2017

<b>24 Reporting Figures In Thousands of Dollars</b>	<b>Capital Community Bank</b>	<b>Central Bank</b>	<b>Continental Bank</b>	<b>FinWise Bank</b>	<b>First Utah Bank</b>	<b>Grand Valley Bank</b>	<b>Green Dot Bank</b>
<b>ASSETS</b>							
Cash and Due.....	43,674	17,208	6,943	11,598	22,377	8,456	609,678
Securities.....	0	318,019	13,690	500	37,680	187,096	168,907
Federal Funds Sold.....	0	18,700	1,944	0	0	0	0
Receivables (Net of Unearned).....	295,412	578,903	131,472	43,020	241,573	169,162	9,140
LESS: Allowance for Losses.....	3,262	12,425	1,708	755	3,697	2,692	318
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	883	21,162	80	168	11,833	9,054	489
Other Real Estate Owned.....	0	12,990	1,550	0	1,514	97	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	724	0	727	2,312	347	11,167
Other Assets.....	<u>6,823</u>	<u>10,937</u>	<u>5,722</u>	<u>671</u>	<u>11,505</u>	<u>3,734</u>	<u>79,652</u>
<b>TOTAL ASSETS.....</b>	<b><u>343,530</u></b>	<b><u>966,218</u></b>	<b><u>159,693</u></b>	<b><u>55,929</u></b>	<b><u>325,097</u></b>	<b><u>375,254</u></b>	<b><u>878,715</u></b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	51,509	264,764	0	10,199	106,088	105,350	746,550
Deposits (Interest-Bearing).....	237,257	488,587	130,457	36,876	161,180	230,595	18,228
Federal Funds Purchased.....	0	49,202	0	0	19,712	300	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	21,500	0	0	0	0	2,400	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	<u>2,075</u>	<u>6,559</u>	<u>1,904</u>	<u>558</u>	<u>2,129</u>	<u>1,251</u>	<u>15,606</u>
<b>TOTAL LIABILITIES.....</b>	<b><u>312,341</u></b>	<b><u>809,112</u></b>	<b><u>132,361</u></b>	<b><u>47,633</u></b>	<b><u>289,109</u></b>	<b><u>339,896</u></b>	<b><u>780,384</u></b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	737	438	41,064	1,701	0
Surplus.....	18,510	1,572	11,591	5,640	5,182	3,562	73,923
Undivided Profits.....	<u>11,429</u>	<u>155,006</u>	<u>15,004</u>	<u>2,218</u>	<u>(10,258)</u>	<u>30,095</u>	<u>24,408</u>
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>31,189</u></b>	<b><u>157,106</u></b>	<b><u>27,332</u></b>	<b><u>8,296</u></b>	<b><u>35,988</u></b>	<b><u>35,358</u></b>	<b><u>98,331</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>343,530</u></b>	<b><u>966,218</u></b>	<b><u>159,693</u></b>	<b><u>55,929</u></b>	<b><u>325,097</u></b>	<b><u>375,254</u></b>	<b><u>878,715</u></b>

**State Chartered Banks**  
June 30, 2017

<b>24 Reporting Figures In Thousands of Dollars</b>	<b>Gunnison Valley Bank</b>	<b>Holladay Bank &amp; Trust</b>	<b>Home Savings Bank</b>	<b>Liberty Bank</b>	<b>Marlin Business Bank</b>	<b>People's Intermountain Bank</b>	<b>Prime Alliance Bank</b>
<b>ASSETS</b>							
Cash and Due.....	11,359	13,958	9,131	2,035	62,894	52,540	3,249
Securities.....	2,947	1,004	14,290	606	13,719	369,362	27,066
Federal Funds Sold.....	0	400	476	0	100	3,094	5,621
Receivables (Net of Unearned).....	65,302	36,469	98,480	7,634	874,361	1,209,046	252,191
LESS: Allowance for Losses.....	2,725	882	1,428	289	12,543	17,271	5,691
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	61	1,233	1,704	884	0	23,071	128
Other Real Estate Owned.....	745	317	1,362	0	0	468	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	1,366	0
Other Assets.....	3,240	2,384	1,519	221	9,860	41,338	2,180
<b>TOTAL ASSETS.....</b>	<b>80,929</b>	<b>54,883</b>	<b>125,534</b>	<b>11,091</b>	<b>948,391</b>	<b>1,683,014</b>	<b>284,744</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	16,864	13,580	1,071	263	897	466,778	10,014
Deposits (Interest-Bearing).....	54,967	32,761	108,507	9,731	780,839	995,064	242,712
Federal Funds Purchased.....	0	0	0	0	0	3,302	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	633	462	575	98	35,496	13,572	695
<b>TOTAL LIABILITIES.....</b>	<b>72,464</b>	<b>46,803</b>	<b>110,153</b>	<b>10,092</b>	<b>817,232</b>	<b>1,478,716</b>	<b>253,421</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	100	1,050	500	916	1	2,737	243
Surplus.....	2,830	358	350	2,568	57,030	10,098	28,312
Undivided Profits.....	5,535	6,672	14,531	(2,485)	74,128	191,463	2,768
<b>TOTAL EQUITY CAPITAL.....</b>	<b>8,465</b>	<b>8,080</b>	<b>15,381</b>	<b>999</b>	<b>131,159</b>	<b>204,298</b>	<b>31,323</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>80,929</b>	<b>54,883</b>	<b>125,534</b>	<b>11,091</b>	<b>948,391</b>	<b>1,683,014</b>	<b>284,744</b>

**State Chartered Banks**  
June 30, 2017

<b>24 Reporting Figures In Thousands of Dollars</b>	<b>Rock Canyon Bank</b>	<b>State Bank of Southern Utah</b>	<b>Town &amp; Country Bank</b>	<b>Transportation Alliance Bank</b>	<b>Utah Independent Bank</b>
<b>ASSETS</b>					
Cash and Due.....	42,478	21,797	11,723	33,002	4,955
Securities.....	31	266,534	9,300	49,966	11,546
Federal Funds Sold.....	0	5,313	9,959	8,291	9,183
Receivables (Net of Unearned).....	305,680	621,777	113,650	580,649	47,653
LESS: Allowance for Losses.....	3,029	9,384	1,949	7,324	889
Trading Assets.....	0	0	0	0	0
Premises and Fixed Assets.....	1,900	17,851	143	5,165	470
Other Real Estate Owned.....	24	452	0	1,782	0
Investments in Unconsolidated Subs.....	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	2,072	2,545	0	15	0
Other Assets.....	8,506	35,193	6,637	39,038	2,944
<b>TOTAL ASSETS.....</b>	<b><u>357,662</u></b>	<b><u>962,078</u></b>	<b><u>149,463</u></b>	<b><u>710,584</u></b>	<b><u>75,862</u></b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	132,811	212,654	29,975	4,127	19,837
Deposits (Interest-Bearing).....	188,606	594,896	96,222	527,475	44,182
Federal Funds Purchased.....	0	6,787	0	0	0
Trading Liabilities.....	0	0	0	0	0
Other Borrowed Money.....	0	9,400	8,000	80,000	0
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0
Other Liabilities.....	2,060	9,744	828	7,145	1,046
<b>TOTAL LIABILITIES.....</b>	<b><u>323,477</u></b>	<b><u>833,481</u></b>	<b><u>135,025</u></b>	<b><u>618,747</u></b>	<b><u>65,065</u></b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	1,912	0	0
Common Stock.....	600	255	12,645	0	672
Surplus.....	20,245	4,000	0	43,146	689
Undivided Profits.....	13,340	124,342	(119)	48,691	9,436
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>34,185</u></b>	<b><u>128,597</u></b>	<b><u>14,438</u></b>	<b><u>91,837</u></b>	<b><u>10,797</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>357,662</u></b>	<b><u>962,078</u></b>	<b><u>149,463</u></b>	<b><u>710,584</u></b>	<b><u>75,862</u></b>

**Nationally Chartered Banks Headquartered in Utah**  
**June 30, 2017**

4 Reporting Figures In Thousands of Dollars	Total National Banks	First National Bank of Layton	Morgan Stanley Bank	Wells Fargo Bank NW	Zions First National Bank
<b>ASSETS</b>					
Cash and Due.....	15,050,592	17,690	13,380,000	5,415	1,647,487
Securities.....	60,469,986	48,822	44,311,000	31,225	16,078,939
Federal Funds Sold.....	8,032,868	109	4,604,000	3,001,680	427,079
Receivables (Net of Unearned).....	99,850,308	239,709	51,099,000	4,775,051	43,736,548
LESS: Allowance for Losses.....	720,001	3,886	172,000	0	544,115
Trading Assets.....	1,209,995	0	1,105,000	0	104,995
Premises and Fixed Assets.....	940,674	6,363	0	3	934,308
Other Real Estate Owned.....	3,980	157	0	0	3,823
Investments in Unconsolidated Subs.....	41,060	0	0	0	41,060
Customers' Liability.....	258,510	0	205,000	0	53,510
Intangible Assets.....	1,051,702	0	6,000	0	1,045,702
Other Assets.....	4,195,460	12,106	1,844,000	591,823	1,747,531
<b>TOTAL ASSETS.....</b>	<b>190,385,134</b>	<b>321,070</b>	<b>116,382,000</b>	<b>8,405,197</b>	<b>65,276,867</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	30,056,926	86,901	5,525,000	239,725	24,205,300
Deposits (Interest-Bearing).....	130,036,640	190,204	94,507,000	6,759,335	28,580,101
Federal Funds Purchased.....	826,545	1,953	0	0	824,592
Trading Liabilities.....	305,335	0	150,000	0	155,335
Other Borrowed Money.....	3,475,643	0	75,000	0	3,400,643
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0
Other Liabilities.....	2,163,232	1,459	1,637,000	95,066	429,707
<b>TOTAL LIABILITIES.....</b>	<b>166,864,321</b>	<b>280,517</b>	<b>101,894,000</b>	<b>7,094,126</b>	<b>57,595,678</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	830,900	0	0	0	830,900
Common Stock.....	66,047	1,710	0	64,307	30
Surplus.....	14,215,422	15,128	8,005,000	896,989	5,298,305
Undivided Profits.....	8,408,444	23,715	6,483,000	349,775	1,551,954
<b>TOTAL EQUITY CAPITAL.....</b>	<b>23,520,813</b>	<b>40,553</b>	<b>14,488,000</b>	<b>1,311,071</b>	<b>7,681,189</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>190,385,134</b>	<b>321,070</b>	<b>116,382,000</b>	<b>8,405,197</b>	<b>65,276,867</b>

**Out-of-State Banks with Branches in Utah**  
**June 30, 2017**

<b>9 Reporting Figures In Thousands of Dollars</b>	<b>Total</b>				
	<b>Non-Utah Banks</b>	<b>Bank of the West</b>	<b>Banner Bank</b>	<b>Glacier Bank</b>	<b>Goldman Sachs Bank USA</b>
<b>ASSETS</b>					
Cash and Due.....	774,286,055	7,177,308	247,669	214,757	42,192,000
Securities.....	799,182,957	11,976,504	1,513,551	2,802,044	295,000
Federal Funds Sold.....	233,980,907	0	0	0	18,888,000
Receivables (Net of Unearned).....	2,264,787,481	60,314,101	7,428,519	6,383,488	50,949,000
LESS: Allowance for Losses.....	26,364,439	604,088	86,338	129,877	271,000
Trading Assets.....	342,902,634	79,592	31,757	0	28,302,000
Premises and Fixed Assets.....	23,630,262	350,636	152,947	176,858	25,000
Other Real Estate Owned.....	1,510,265	18,189	2,427	13,313	24,000
Investments in Unconsolidated Subs.....	11,862,968	0	0	0	0
Customers' Liability.....	10,581,289	437,517	0	0	0
Intangible Assets.....	93,161,863	4,225,969	286,420	193,249	19,000
Other Assets.....	217,886,458	2,935,545	349,969	204,745	10,796,000
<b>TOTAL ASSETS.....</b>	<b>4,747,408,700</b>	<b>86,911,273</b>	<b>9,926,921</b>	<b>9,858,577</b>	<b>151,219,000</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	998,885,587	16,534,535	3,209,921	2,236,556	6,000
Deposits (Interest-Bearing).....	2,560,644,064	47,544,188	5,134,506	5,586,584	105,880,000
Federal Funds Purchased.....	110,774,114	219,629	116,455	451,049	3,013,000
Trading Liabilities.....	126,715,047	50,575	7,140	0	7,075,000
Other Borrowed Money.....	308,729,131	9,421,647	50,000	217,323	2,244,000
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	24,008,514	0	0	0	2,000,000
Other Liabilities.....	140,357,330	903,771	105,251	72,041	6,130,000
<b>TOTAL LIABILITIES.....</b>	<b>4,270,113,787</b>	<b>74,674,345</b>	<b>8,623,273</b>	<b>8,563,553</b>	<b>126,348,000</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,575,078	6	2,852	20	8,000,000
Surplus.....	247,200,223	9,732,247	1,365,089	946,092	5,766,000
Undivided Profits.....	219,519,612	2,504,675	(64,293)	348,912	11,105,000
<b>TOTAL EQUITY CAPITAL.....</b>	<b>477,294,913</b>	<b>12,236,928</b>	<b>1,303,648</b>	<b>1,295,024</b>	<b>24,871,000</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>4,747,408,700</b>	<b>86,911,273</b>	<b>9,926,921</b>	<b>9,858,577</b>	<b>151,219,000</b>
*Deposits in Utah if available.....	33,296,916	215,990	199,242	222,146	0

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

**Out-of-State Banks with Branches in Utah**  
**June 30, 2017**

<b>9 Reporting Figures In Thousands of Dollars</b>	<b>JP Morgan Chase Bank N.A.</b>	<b>KeyBank N.A.</b>	<b>U.S. Bank N.A.</b>	<b>Washington Federal N.A.</b>	<b>Wells Fargo Bank N.A.</b>
<b>ASSETS</b>					
Cash and Due.....	477,140,000	3,206,606	28,930,463	359,252	214,818,000
Securities.....	259,716,000	28,653,215	110,114,701	2,921,942	381,190,000
Federal Funds Sold.....	183,896,000	10,689	51,218	0	31,135,000
Receivables (Net of Unearned).....	810,201,000	89,702,064	280,269,459	10,775,850	948,764,000
LESS: Allowance for Losses.....	10,123,000	891,233	3,855,674	122,229	10,281,000
Trading Assets.....	267,801,000	653,959	1,795,326	0	44,239,000
Premises and Fixed Assets.....	11,563,000	904,330	2,405,980	269,511	7,782,000
Other Real Estate Owned.....	423,000	63,054	182,170	19,112	765,000
Investments in Unconsolidated Subs.....	138,000	1,451	94,517	0	11,629,000
Customers' Liability.....	8,551,000	1,298,772	0	0	294,000
Intangible Assets.....	33,042,000	3,060,480	12,859,050	295,695	39,180,000
Other Assets.....	109,658,000	6,891,835	24,062,996	565,368	62,422,000
<b>TOTAL ASSETS.....</b>	<b>2,152,006,000</b>	<b>133,555,222</b>	<b>456,910,206</b>	<b>15,084,501</b>	<b>1,731,937,000</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	416,983,000	31,622,536	93,653,977	362,062	434,277,000
Deposits (Interest-Bearing).....	1,122,840,000	73,722,005	264,102,310	10,305,471	925,529,000
Federal Funds Purchased.....	92,982,000	1,779,813	998,184	64,984	11,149,000
Trading Liabilities.....	106,447,000	292,447	878,885	0	11,964,000
Other Borrowed Money.....	115,739,000	8,381,788	33,876,373	2,275,000	136,524,000
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	4,087,000	1,169,514	3,800,000	0	12,952,000
Other Liabilities.....	82,619,000	1,452,967	12,866,522	86,778	36,121,000
<b>TOTAL LIABILITIES.....</b>	<b>1,941,697,000</b>	<b>118,421,070</b>	<b>410,176,251</b>	<b>13,094,295</b>	<b>1,568,516,000</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	1,785,000	250,000	18,200	0	519,000
Surplus.....	94,125,000	9,686,212	14,266,915	799,668	110,513,000
Undivided Profits.....	114,399,000	5,197,940	32,448,840	1,190,538	52,389,000
<b>TOTAL EQUITY CAPITAL.....</b>	<b>210,309,000</b>	<b>15,134,152</b>	<b>46,733,955</b>	<b>1,990,206</b>	<b>163,421,000</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>2,152,006,000</b>	<b>133,555,222</b>	<b>456,910,206</b>	<b>15,084,501</b>	<b>1,731,937,000</b>
*Deposits in Utah if available.....	15,066,848	2,968,555	2,367,000	270,224	11,986,911

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

**Consolidated Income Statement**  
**State Banks and Nationally Chartered Banks Headquartered in Utah**  
**For The Six Month Period Ending June 30, 2017**

**24 State and 4 National Reporting****Figures in Thousands**

	<b>State</b>	<b>National</b>
<b>INTEREST INCOME</b>		
Loans Secured by Real Estate.....	\$ 393,462	\$ 856,659
Commercial & Industrial Loans.....	961,435	388,432
Credit Cards.....	957	7,898
Installment Loans.....	925,783	152,116
All Other Loans.....	11,300	415,546
Leasing.....	45,034	7,258
Interest on Balances Due.....	12,390	82,139
Securities.....	200,283	606,448
Trading Assets.....	0	0
Federal Funds Sold.....	431	64,224
Other Interest Income.....	<u>18,349</u>	<u>64,999</u>
TOTAL INTEREST INCOME.....	<u>2,569,424</u>	<u>2,645,719</u>
<b>INTEREST EXPENSE</b>		
Transaction Accounts.....	3,892	2,391
Savings Deposits (Includes MMDAs).....	246,595	24,988
Time Deposits of \$100,000 or More.....	18,554	6,816
Time Deposits of Less Than \$100,000.....	231,351	3,499
Foreign Offices.....	0	0
Federal Funds Purchased.....	321	4,371
Trading Liabilities & Other Borrowed Money.....	121,548	13,913
Subordinated Notes & Debentures.....	0	5,000
TOTAL INTEREST EXPENSE.....	<u>622,261</u>	<u>60,978</u>
NET INTEREST INCOME.....	<u>1,947,163</u>	<u>2,584,741</u>
Provision for Loan Loss.....	306,989	56,893
<b>NONINTEREST INCOME</b>		
Fiduciary Accounts.....	4,663	22,610
Service Charges on Deposit Accounts.....	9,156	86,570
Trading Revenue.....	0	133,169
Net Servicing Fees.....	346,480	5,195
Net Gains (Losses) on Sales of Other Assets.....	80,893	84,588
Other.....	<u>976,335</u>	<u>591,952</u>
TOTAL NONINTEREST INCOME.....	<u>1,417,527</u>	<u>924,084</u>
Gains (Losses) on Securities.....	7,009	29,098
<b>NONINTEREST EXPENSE</b>		
Salaries & Employee Benefits.....	451,660	545,298
Premises & Fixed Assets.....	29,728	133,651
Other.....	<u>1,240,047</u>	<u>442,209</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,721,435</u>	<u>1,121,158</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,343,275	2,359,872
Applicable Income Taxes.....	487,529	853,699
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>(42)</u>	<u>0</u>
NET INCOME.....	<u>\$ 855,704</u>	<u>\$ 1,506,173</u>

**State Chartered Banks**  
December 31, 2016

<b>26 Reporting Figures In Thousands of Dollars</b>	<b>Total State Banks</b>	<b>Ally Bank</b>	<b>American Bank of Commerce</b>	<b>Bank of Utah</b>	<b>Brighton Bank</b>	<b>Cache Valley Bank</b>
<b>ASSETS</b>						
Cash and Due.....	5,853,667	4,348,471	8,286	130,206	25,440	186,180
Securities.....	15,533,742	13,748,693	0	141,583	55,619	14,310
Federal Funds Sold.....	92,242	0	15,206	2,005	1,037	14,250
Receivables (Net of Unearned).....	99,884,069	92,894,362	62,265	765,456	108,348	751,663
LESS: Allowance for Losses.....	677,575	569,062	729	9,653	1,828	12,719
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	156,751	15,899	2,114	12,987	3,109	29,759
Other Real Estate Owned.....	40,998	13,103	0	0	0	1,222
Investments in Unconsolidated Subs.....	115,146	109,025	0	0	0	6,121
Customers' Liability.....	351,342	351,342	0	0	0	0
Intangible Assets.....	27,912	0	0	6,180	0	1,487
Other Assets.....	<u>12,990,880</u>	<u>12,635,887</u>	<u>3,150</u>	<u>37,051</u>	<u>6,236</u>	<u>8,280</u>
<b>TOTAL ASSETS.....</b>	<b><u>134,369,174</u></b>	<b><u>123,547,720</u></b>	<b><u>90,292</u></b>	<b><u>1,085,815</u></b>	<b><u>197,961</u></b>	<b><u>1,000,553</u></b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	3,068,448	144,762	34,032	310,009	66,057	297,962
Deposits (Interest-Bearing).....	84,976,697	78,808,620	44,844	574,606	100,314	591,328
Federal Funds Purchased.....	169,590	0	0	50,983	7,987	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	23,358,867	23,279,740	0	0	0	5,000
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	<u>3,697,974</u>	<u>3,590,502</u>	<u>235</u>	<u>8,595</u>	<u>611</u>	<u>3,479</u>
<b>TOTAL LIABILITIES.....</b>	<b><u>115,271,576</u></b>	<b><u>105,823,624</u></b>	<b><u>79,111</u></b>	<b><u>944,193</u></b>	<b><u>174,969</u></b>	<b><u>897,769</u></b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	1,019	0	0	0	0	0
Common Stock.....	78,619	1,000	1,523	3,656	500	6,582
Surplus.....	14,959,029	14,508,770	4,928	8,534	4,126	19,920
Undivided Profits.....	<u>4,058,931</u>	<u>3,214,326</u>	<u>4,730</u>	<u>129,432</u>	<u>18,366</u>	<u>76,282</u>
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>19,097,598</u></b>	<b><u>17,724,096</u></b>	<b><u>11,181</u></b>	<b><u>141,622</u></b>	<b><u>22,992</u></b>	<b><u>102,784</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>134,369,174</u></b>	<b><u>123,547,720</u></b>	<b><u>90,292</u></b>	<b><u>1,085,815</u></b>	<b><u>197,961</u></b>	<b><u>1,000,553</u></b>

**State Chartered Banks**  
December 31, 2016

<b>26 Reporting Figures In Thousands of Dollars</b>	<b>Capital Community Bank</b>	<b>Central Bank</b>	<b>Continental Bank</b>	<b>FinWise Bank</b>	<b>First Utah Bank</b>	<b>Grand Valley Bank</b>	<b>Green Dot Bank</b>
<b>ASSETS</b>							
Cash and Due.....	35,754	16,704	16,655	6,690	42,769	8,123	757,634
Securities.....	0	359,294	12,760	500	32,013	191,654	161,336
Federal Funds Sold.....	0	24,000	719	0	0	0	0
Receivables (Net of Unearned).....	244,442	540,712	134,206	39,547	227,760	153,560	6,358
LESS: Allowance for Losses.....	2,115	10,511	1,823	663	4,849	2,625	277
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	799	20,353	72	107	10,993	9,132	544
Other Real Estate Owned.....	0	15,586	1,655	0	1,514	97	0
Investments in Unconsolidated Subs....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	751	0	391	1,976	379	11,182
Other Assets.....	6,500	11,385	3,147	635	11,476	3,828	91,497
<b>TOTAL ASSETS.....</b>	<b>285,380</b>	<b>978,274</b>	<b>167,391</b>	<b>47,207</b>	<b>323,652</b>	<b>364,148</b>	<b>1,028,274</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	50,005	263,093	0	10,974	86,084	101,220	848,988
Deposits (Interest-Bearing).....	186,517	490,416	138,280	29,547	180,800	220,891	19,788
Federal Funds Purchased.....	0	71,205	0	0	24,121	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	21,500	0	0	0	0	7,300	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures....	0	0	0	0	0	0	0
Other Liabilities.....	1,716	4,876	1,970	138	1,381	1,037	9,616
<b>TOTAL LIABILITIES.....</b>	<b>259,738</b>	<b>829,590</b>	<b>140,250</b>	<b>40,659</b>	<b>292,386</b>	<b>330,448</b>	<b>878,392</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	737	438	41,064	1,701	0
Surplus.....	15,739	1,572	11,591	4,804	5,182	3,562	133,734
Undivided Profits.....	8,653	146,584	14,813	1,306	(14,980)	28,437	16,148
<b>TOTAL EQUITY CAPITAL.....</b>	<b>25,642</b>	<b>148,684</b>	<b>27,141</b>	<b>6,548</b>	<b>31,266</b>	<b>33,700</b>	<b>149,882</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>285,380</b>	<b>978,274</b>	<b>167,391</b>	<b>47,207</b>	<b>323,652</b>	<b>364,148</b>	<b>1,028,274</b>

## State Chartered Banks

December 31, 2016

26 Reporting Figures In Thousands of Dollars	Gunnison Valley Bank	Holladay Bank & Trust	Home Savings Bank	Liberty Bank	Marlin Business Bank	People's Intermountain Bank	Prime Alliance Bank
<b>ASSETS</b>							
Cash and Due.....	8,818	16,573	5,159	2,879	47,065	63,207	3,000
Securities.....	2,207	399	18,552	824	21,150	374,615	23,129
Federal Funds Sold.....	0	400	489	0	100	3,456	3,039
Receivables (Net of Unearned).....	74,180	33,944	93,867	7,859	806,544	1,140,703	221,186
LESS: Allowance for Losses.....	2,170	799	1,408	288	10,921	16,715	4,284
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	60	1,215	2,426	895	0	21,317	145
Other Real Estate Owned.....	829	317	1,774	0	0	245	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	1,439	0
Other Assets.....	2,847	2,585	1,439	267	7,754	41,541	2,727
<b>TOTAL ASSETS.....</b>	<b>86,771</b>	<b>54,634</b>	<b>122,298</b>	<b>12,436</b>	<b>871,692</b>	<b>1,629,808</b>	<b>248,942</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	17,289	12,630	1,386	485	632	444,771	9,078
Deposits (Interest-Bearing).....	60,966	33,856	105,322	10,703	697,357	981,974	208,565
Federal Funds Purchased.....	0	0	0	0	0	3,199	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	0	0	2,500
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	652	473	567	182	43,067	7,286	516
<b>TOTAL LIABILITIES.....</b>	<b>78,907</b>	<b>46,959</b>	<b>107,275</b>	<b>11,370</b>	<b>741,056</b>	<b>1,437,230</b>	<b>220,659</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	100	1,050	500	916	1	2,737	243
Surplus.....	2,830	358	350	2,568	57,030	9,880	28,312
Undivided Profits.....	4,934	6,267	14,173	(2,418)	73,605	179,961	(272)
<b>TOTAL EQUITY CAPITAL.....</b>	<b>7,864</b>	<b>7,675</b>	<b>15,023</b>	<b>1,066</b>	<b>130,636</b>	<b>192,578</b>	<b>28,283</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>86,771</b>	<b>54,634</b>	<b>122,298</b>	<b>12,436</b>	<b>871,692</b>	<b>1,629,808</b>	<b>248,942</b>

**State Chartered Banks**  
December 31, 2016

26 Reporting Figures In Thousands of Dollars	Proficio Bank	Republic Bank	Rock Canyon Bank	State Bank of Southern Utah	Town & Country Bank	Transportation Alliance Bank	Utah Independent Bank
<b>ASSETS</b>							
Cash and Due.....	7,556	3,449	25,154	29,335	11,672	40,343	6,545
Securities.....	10,332	0	31	297,026	10,063	48,678	8,974
Federal Funds Sold.....	0	0	0	99	6,080	8,814	12,548
Receivables (Net of Unearned).....	46,177	14,683	266,355	575,629	90,283	537,450	46,530
LESS: Allowance for Losses.....	674	444	3,029	9,362	1,524	8,211	892
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	117	0	1,874	17,725	167	4,442	500
Other Real Estate Owned.....	2,359	0	24	491	0	1,782	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	1,551	2,545	0	31	0
Other Assets.....	2,341	18,871	8,129	36,883	5,812	37,714	2,898
<b>TOTAL ASSETS.....</b>	<b>68,208</b>	<b>36,559</b>	<b>300,089</b>	<b>950,371</b>	<b>122,553</b>	<b>671,043</b>	<b>77,103</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	1,793	0	108,951	210,775	23,822	6,442	17,208
Deposits (Interest-Bearing).....	63,249	0	159,235	598,344	85,081	537,438	48,656
Federal Funds Purchased.....	0	0	0	12,095	0	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	12,827	0	0	0	30,000	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	878	822	1,400	8,965	334	7,560	1,116
<b>TOTAL LIABILITIES.....</b>	<b>65,920</b>	<b>13,649</b>	<b>269,586</b>	<b>830,179</b>	<b>109,237</b>	<b>581,440</b>	<b>66,980</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	1,019	0	0
Common Stock.....	1	0	600	255	12,565	0	672
Surplus.....	47,577	19,582	20,245	4,000	0	43,146	689
Undivided Profits.....	(45,290)	3,328	9,658	115,937	(268)	46,457	8,762
<b>TOTAL EQUITY CAPITAL.....</b>	<b>2,288</b>	<b>22,910</b>	<b>30,503</b>	<b>120,192</b>	<b>13,316</b>	<b>89,603</b>	<b>10,123</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>68,208</b>	<b>36,559</b>	<b>300,089</b>	<b>950,371</b>	<b>122,553</b>	<b>671,043</b>	<b>77,103</b>

**Nationally Chartered Banks Headquartered in Utah**  
**December 31, 2016**

4 Reporting Figures In Thousands of Dollars	Total National Banks	First National Bank of Layton	Morgan Stanley Bank	Wells Fargo Bank NW	Zions First National Bank
<b>ASSETS</b>					
Cash and Due.....	20,617,566	12,605	18,432,000	25,410	2,147,551
Securities.....	68,717,559	66,476	53,677,000	774,243	14,199,840
Federal Funds Sold.....	4,789,537	13	2,921,000	1,300,190	568,334
Receivables (Net of Unearned).....	100,751,910	220,327	51,321,000	6,389,384	42,821,199
LESS: Allowance for Losses.....	716,649	3,985	145,000	142	567,522
Trading Assets.....	1,223,833	0	1,049,000	0	174,833
Premises and Fixed Assets.....	969,402	6,495	0	4	962,903
Other Real Estate Owned.....	4,820	565	0	0	4,255
Investments in Unconsolidated Subs.....	40,323	0	0	0	40,323
Customers' Liability.....	157,048	0	101,000	0	56,048
Intangible Assets.....	1,054,474	0	6,000	0	1,048,474
Other Assets.....	4,176,337	11,935	1,926,000	618,478	1,619,924
<b>TOTAL ASSETS.....</b>	<b>201,786,160</b>	<b>314,431</b>	<b>129,288,000</b>	<b>9,107,567</b>	<b>63,076,162</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	28,570,537	86,845	4,080,000	268,872	24,134,820
Deposits (Interest-Bearing).....	146,237,053	183,709	108,907,000	7,462,089	29,684,255
Federal Funds Purchased.....	307,229	2,007	0	3,274	301,948
Trading Liabilities.....	348,043	0	265,000	0	83,043
Other Borrowed Money.....	560,740	0	60,000	0	500,740
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	1,500,000	0	1,500,000	0	0
Other Liabilities.....	2,146,321	1,599	1,215,000	122,417	807,305
<b>TOTAL LIABILITIES.....</b>	<b>179,669,923</b>	<b>274,160</b>	<b>116,027,000</b>	<b>7,856,652</b>	<b>55,512,111</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	830,900	0	0	0	830,900
Common Stock.....	66,047	1,710	0	64,307	30
Surplus.....	14,202,775	15,128	8,005,000	896,989	5,285,658
Undivided Profits.....	7,016,515	23,433	5,256,000	289,619	1,447,463
<b>TOTAL EQUITY CAPITAL.....</b>	<b>22,116,237</b>	<b>40,271</b>	<b>13,261,000</b>	<b>1,250,915</b>	<b>7,564,051</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>201,786,160</b>	<b>314,431</b>	<b>129,288,000</b>	<b>9,107,567</b>	<b>63,076,162</b>

**Out-of-State Banks with Branches in Utah**  
**December 31, 2016**

<b>9 Reporting Figures In Thousands of Dollars</b>	<b>Total</b>				
	<b>Non-Utah Banks</b>	<b>Bank of the West</b>	<b>Banner Bank</b>	<b>Glacier Bank</b>	<b>Goldman Sachs Bank</b>
<b>ASSETS</b>					
Cash and Due.....	732,524,543	4,885,605	225,117	152,501	74,601,000
Securities.....	829,792,676	12,065,366	1,028,319	3,101,156	49,000
Federal Funds Sold.....	231,620,796	0	0	0	3,664,000
Receivables (Net of Unearned).....	2,233,994,579	59,250,667	7,511,669	5,757,390	47,215,000
LESS: Allowance for Losses.....	27,063,021	599,955	83,910	129,572	219,000
Trading Assets.....	310,199,239	107,303	31,740	0	25,581,000
Premises and Fixed Assets.....	23,599,434	365,993	158,670	172,516	28,000
Other Real Estate Owned.....	1,777,047	21,968	8,356	15,807	6,000
Investments in Unconsolidated Subs.....	11,625,344	0	0	0	0
Customers' Liability.....	10,933,171	419,752	0	0	0
Intangible Assets.....	94,336,759	4,229,552	290,045	159,400	22,000
Other Assets.....	208,765,428	2,983,793	361,246	203,965	8,169,000
<b>TOTAL ASSETS.....</b>	<b>4,662,105,995</b>	<b>83,730,044</b>	<b>9,531,252</b>	<b>9,433,163</b>	<b>159,116,000</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	970,885,048	16,843,208	3,108,011	2,047,922	8,000
Deposits (Interest-Bearing).....	2,502,519,698	45,434,258	4,875,338	5,388,127	114,781,000
Federal Funds Purchased.....	94,747,610	359,434	105,685	473,650	309,000
Trading Liabilities.....	136,413,794	105,367	7,507	0	8,750,000
Other Borrowed Money.....	334,625,968	7,770,411	54,000	256,189	2,802,000
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	24,307,000	0	0	0	2,000,000
Other Liabilities.....	135,512,285	1,043,245	106,093	73,414	5,818,000
<b>TOTAL LIABILITIES.....</b>	<b>4,199,011,403</b>	<b>71,555,923</b>	<b>8,256,634</b>	<b>8,239,302</b>	<b>134,468,000</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,575,078	6	2,852	20	8,000,000
Surplus.....	243,275,925	9,732,201	1,365,089	879,800	5,766,000
Undivided Profits.....	209,243,589	2,441,914	(93,323)	314,041	10,882,000
<b>TOTAL EQUITY CAPITAL.....</b>	<b>463,094,592</b>	<b>12,174,121</b>	<b>1,274,618</b>	<b>1,193,861</b>	<b>24,648,000</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>4,662,105,995</b>	<b>83,730,044</b>	<b>9,531,252</b>	<b>9,433,163</b>	<b>159,116,000</b>
*Deposits in Utah if available.....	32,945,775	284,379	148,030	223,608	0

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

**Out-of-State Banks with Branches in Utah**  
**December 31, 2016**

<b>9 Reporting Figures In Thousands of Dollars</b>	<b>JP Morgan Chase Bank N.A.</b>	<b>KeyBank N.A.</b>	<b>U.S. Bank N.A.</b>	<b>Washington Federal N.A.</b>	<b>Wells Fargo Bank N.A.</b>
<b>ASSETS</b>					
Cash and Due.....	413,066,000	3,414,303	15,670,179	398,838	220,111,000
Securities.....	284,932,000	30,434,294	109,032,596	3,193,945	385,956,000
Federal Funds Sold.....	205,104,000	10,469	60,327	0	22,782,000
Receivables (Net of Unearned).....	793,309,000	88,702,751	277,228,815	10,253,287	944,766,000
LESS: Allowance for Losses.....	10,715,000	882,075	3,813,053	118,456	10,502,000
Trading Assets.....	245,063,000	767,919	1,903,277	0	36,745,000
Premises and Fixed Assets.....	11,455,000	962,465	2,436,041	275,749	7,745,000
Other Real Estate Owned.....	506,000	69,404	211,875	22,637	915,000
Investments in Unconsolidated Subs.....	149,000	11,515	130,829	0	11,334,000
Customers' Liability.....	8,989,000	1,291,419	0	0	233,000
Intangible Assets.....	33,396,000	2,971,833	12,978,461	296,468	39,993,000
Other Assets.....	<u>97,549,000</u>	<u>6,607,920</u>	<u>25,170,748</u>	<u>562,756</u>	<u>67,157,000</u>
<b>TOTAL ASSETS.....</b>	<b><u>2,082,803,000</u></b>	<b><u>134,362,217</u></b>	<b><u>441,010,095</u></b>	<b><u>14,885,224</u></b>	<b><u>1,727,235,000</u></b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	420,608,000	32,846,298	86,722,635	319,974	408,381,000
Deposits (Interest-Bearing).....	1,059,630,000	74,606,170	256,419,558	10,376,247	931,009,000
Federal Funds Purchased.....	74,778,000	1,501,881	1,157,970	55,990	16,006,000
Trading Liabilities.....	111,486,000	577,633	1,536,287	0	13,951,000
Other Borrowed Money.....	122,627,000	7,469,702	31,668,666	2,080,000	159,898,000
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	4,134,000	1,173,000	3,800,000	0	13,200,000
Other Liabilities.....	<u>84,191,000</u>	<u>1,621,716</u>	<u>13,559,469</u>	<u>93,348</u>	<u>29,006,000</u>
<b>TOTAL LIABILITIES.....</b>	<b><u>1,877,454,000</u></b>	<b><u>119,796,400</u></b>	<b><u>394,864,585</u></b>	<b><u>12,925,559</u></b>	<b><u>1,571,451,000</u></b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	1,785,000	250,000	18,200	0	519,000
Surplus.....	94,125,000	9,636,252	14,266,915	799,668	106,705,000
Undivided Profits.....	<u>109,439,000</u>	<u>4,679,565</u>	<u>31,860,395</u>	<u>1,159,997</u>	<u>48,560,000</u>
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>205,349,000</u></b>	<b><u>14,565,817</u></b>	<b><u>46,145,510</u></b>	<b><u>1,959,665</u></b>	<b><u>155,784,000</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>2,082,803,000</u></b>	<b><u>134,362,217</u></b>	<b><u>441,010,095</u></b>	<b><u>14,885,224</u></b>	<b><u>1,727,235,000</u></b>
*Deposits in Utah if available.....	14,594,355	3,152,612	2,264,000	280,457	11,998,334

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

**Consolidated Income Statement**  
**State Banks and Nationally Chartered Banks Headquartered in Utah**  
**For The Twelve Month Period Ending December 31, 2016**

**26 State and 4 National Reporting****Figures in Thousands**

	<b>State</b>	<b>National</b>
<b>INTEREST INCOME</b>		
Loans Secured by Real Estate.....	\$ 735,159	\$ 1,630,934
Commercial & Industrial Loans.....	1,607,014	827,696
Credit Card.....	1,133	14,756
Installment Loans.....	1,484,040	332,698
All Other Loans.....	19,043	652,513
Leasing.....	88,495	16,075
Interest on Balances Due.....	14,119	118,655
Securities.....	291,211	1,056,891
Trading Assets.....	0	18,123
Federal Funds Sold.....	757	85,523
Other Interest Income.....	22,909	60,296
TOTAL INTEREST INCOME.....	4,263,880	4,814,160
<b>INTEREST EXPENSE</b>		
Transaction Accounts.....	6,666	8,989
Savings Deposits (Includes MMDAs).....	403,445	63,049
Time Deposits of \$100,000 or More.....	182,633	8,726
Time Deposits of Less Than \$100,000.....	271,090	4,505
Foreign Offices.....	0	355
Federal Funds Purchased.....	478	1,134
Trading Liabilities & Other Borrowed Money.....	250,171	15,329
Subordinated Notes & Debentures.....	0	22,000
TOTAL INTEREST EXPENSE.....	1,114,483	124,087
NET INTEREST INCOME.....	3,149,397	4,690,073
Provision for Loan Loss.....	410,198	154,899
<b>NONINTEREST INCOME</b>		
Fiduciary Accounts.....	8,828	45,073
Service Charges on Deposit Accounts.....	19,116	174,478
Trading Revenue.....	0	402,788
Net Servicing Fees.....	100,256	17,349
Net Gains (Losses) on Sales of Other Assets.....	268,482	192,803
Other.....	2,397,110	1,147,194
TOTAL NONINTEREST INCOME.....	2,793,792	1,979,685
Gains (Losses) on Securities.....	40,182	36,081
<b>NONINTEREST EXPENSE</b>		
Salaries & Employee Benefits.....	394,170	1,051,700
Premises & Fixed Assets.....	27,479	264,754
Other.....	2,919,922	862,642
TOTAL NONINTEREST EXPENSE.....	3,341,571	2,179,096
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,231,602	4,371,844
Applicable Income Taxes.....	806,622	1,571,927
Extraordinary Items & Other Adjustments (Net of Taxes).....	(145)	0
NET INCOME.....	<u><u>\$ 1,424,835</u></u>	<u><u>\$ 2,799,917</u></u>

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# Credit Unions

**State Chartered Credit Unions**  
June 30, 2017

<b>Credit Union / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
Alpine 801-255-0256	PO Box 217, 1510 N State St. Orem, UT 84059-0217	1955	Paul Atkinson
Beckstrand & Associates Employess 801-944-7722	6330 S 3000 E #250 Salt Lake City, UT 84121-6921	1983	Richard Beckstrand
City Center 801-374-5856	PO Box 1545, 345 W 100 S Provo, UT 84603-1545	1961	Scott Johnson
Education First 801-392-4877	1250 Country Hill Dr. Ogden, UT 84403	1932	Kent M. Greenfield
Employees First 435-752-8175	885 N 600 W Logan, UT 84321-3424	1978	Kenneth R. McDaniel
Firefighters 801-487-3219	124 W 1400 S Salt Lake City, UT 84115-5227	1929	Thomas R. Gourdin
Freedom 801-375-2120	815 N Freedom Blvd. Provo, UT 84604	1956	Ken Payne
Grand County 435-259-6124	PO Box 1047, 725 N Main Moab, UT 84532-1047	1957	Samuel Crane
Hercules 801-968-9011	PO Box 26977, 3141 W 4700 S Salt Lake City, UT 84126-0977	1973	Brett Blackburn
Hi-Land 801-261-8909	965 E Woodoak Lane Murray, UT 84117	1957	Blair B. Asay
HollyFrontier Employees 801-298-1024	PO Box 666, 876 W Heritage Point West Bountiful, UT 84011	1940	Megan Nattress
Kings Peak 435-722-3795	180 N 300 E Roosevelt, UT 84066-2005	1960	Ron Wood
Meadow Gold Employees 801-908-7113	3691 W 1987 S Salt Lake City, UT 84104	1936	Lynn Nelson
Member's First 435-723-5231	PO Box 657, 120 E 1000 S Brigham City, UT 84302-0657	1958	Brad V. Barber
Millard County 435-743-6545	PO Box 230, 44 S 100 W Fillmore, UT 84631	1956	Steve Shiner
National J.A.C.L. 801-425-5225	PO Box 526178, 3776 S Highland Dr Salt Lake City, UT 84110	1943	Dean Hirabayashi

**State Chartered Credit Unions**  
June 30, 2017

<b>Credit Union / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
Nebo 801-491-3691	730 E 300 S Springville, UT 84663	1956	Dale J. Phelps
P & S 801-973-0575	2250 S Redwood Road Salt Lake City, UT 84119	1980	Stewart Mouritsen
Pacific Horizon 801-489-3605	PO Box 166, 96 E Center Springville, UT 84663-0166	1954	Steve A. Clayson
Presto Lewiston Employees 435-716-8588	1110 E 200 S Lewiston, UT 84320	1977	Gaylene Stone
Provo Police & Fire Department 801-377-5634	PO Box 1402, 250 W Center, Ste 114 Provo, UT 84601	1949	Sheldon B. Lindsay
S E A 435-201-2085	PO Box 355, 2295 S 1600 W Richfield, UT 84701-0355	1957	William Jolley
San Juan 435-678-2124	792 S 200 W Blanding, UT 84511-0199	1963	Sherrie Patterson
South Sanpete 435-835-2261	39 S Main Manti, UT 84642	1956	Jake Hill
Sunnyside 435-888-4433	PO Box 519, W Market St. Sunnyside, UT 84539	1948	Alicia Fivecoat
Tanner Employees 801-483-8396	1865 S Main, Suite 2 Salt Lake City, UT 84115-2385	1957	Kevin Louder
The Credit Union for the Blind and Visually Impaired of Utah 801-220-0800	250 N 1950 W, Suite B Salt Lake City, UT 84116-7902	1975	Teresa Wilko
TransWest 801-487-1692	PO Box 65218, 39 W 2100 S Salt Lake City, UT 84165-0218	1966	Bret Rigby
Tri County 435-676-2754	PO Box 153, 25 W 400 S Panguitch, UT 84759	1972	Nick Reynolds
Uintah 435-789-8353	PO Box 805, 789 W Main #100 Vernal, UT 84078-0805	1955	Dan E. Olsen
Utah Heritage 435-436-8288	PO Box 50, 84 W Main Moroni, UT 84646	1969	Don Watson
Utah Power 801-708-8900	957 E 6600 S Murray, UT 84121	1935	Dennis Hymas

**State Chartered Credit Unions**  
June 30, 2017

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Utah Prison Employees 801-576-7490	PO Box 250, 14425 Bitter Brush Lane Draper, UT 84020-0250	1954	Kristine Argyle

**Federal Chartered Credit Unions**  
June 30, 2017

<b>Credit Union / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
America First 801-627-0900	PO Box 9199, 4774 S 1300 W #3 Riverdale, UT 84409-0199	1939	John Lund
American United Family of Credit Unions 801-559-9600	PO Box 1030, 2687 W 7800 S West Jordan, UT 84084	1952	Michelle Thorne
Box Elder County 435-723-3437	PO Box 624, 1023 S Medical Dr. Brigham City, UT 84302	1954	Scott Webre
C U P 801-374-1170	PO Box 50526, 302 E 1860 S Provo, UT 84605-0526	1960	Annette Elmer
Cyprus 801-260-7600	PO Box 9002, 3505 S 8400 W West Jordan, UT 84084	1935	Todd E. Adamson
Deseret First 801-456-7000	PO Box 45046, 2480 S 3850 W Ste C Salt Lake City, UT 84145	1955	Shane London
Desertview 435-687-2472	PO Box 580, 196 N Main Huntington, UT 84528	1960	Michael H. Nelson
Devils Slide 801-829-6900	PO Box 588, 243 E 125 N Morgan, UT 84050	1964	Jill J. Carrigan
Dugway 435-831-4572	Bldg 5326 Valdez Circle Dugway, UT 84022	1959	Mike Lefevre
Eastern Utah Community 435-637-2443	PO Box 719, 675 E 100 N Price, UT 84501-0719	1968	Bruce Yost
Federal Family 801-364-5717	PO Box 11565, 125 S State Street Salt Lake City, UT 84147-0565	1954	Spring Jensen
Gibbons & Reed Employees 801-322-4010	PO Box 30429 1000 Warm Springs Road Salt Lake City, UT 84130	1962	L. William Christopherson
Goldenwest 801-337-8300	PO Box 1111, 5025 S Adams Ogden, UT 84402	1936	Kerry Wahlen
Granite 801-288-3000	3675 S 900 E Salt Lake City, UT 84106-1964	1986	Lynn R. Kuhne
Granite Furniture Employees 801-485-1052	1993 W 2425 S Woods Cross, UT 84087	1960	Ralph Jenkins
Horizon Utah 801-451-5064	PO Box 687, 225 S 200 W Farmington, UT 84025-0687	1956	Randy S. Gailey

**Federal Chartered Credit Unions**  
June 30, 2017

<b>Credit Union / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
Jordan 801-566-4195	PO Box 1888, 9260 S 300 E Sandy, UT 84091-1888	1950	Lindsey Merritt
Logan Cache Rich 435-563-6882	72 E 700 N Logan, UT 84321	1963	Ann J. Godfrey
Logan Medical 435-716-5392	1400 N 500 E Logan, UT 84341	1961	Dale D. Howe
LU 354 I B E W 801-975-9693	3405 W 1987 S Salt Lake City, UT 84104-4942	1954	Linda J. Perschon
Midvalley 801-265-2111	5284 Commerce Dr., Suite C-164 Murray, UT 84107	1950	Linda F. Buell
Mountain America 801-325-6228	7181 South Campus View Dr West Jordan, UT 84084	1936	Sterling W. Nielsen
Nephi Western Employees 435-623-1895	PO Box 252, 155 N Main Nephi, UT 84648	1950	Judy Truscott
North Sanpete 435-462-9075	11917 E 24711 N Fairview, UT 84629	1959	Jessica Clare
Orem City Employees 801-229-7168	56 N State Street Orem, UT 84057	1960	Thomas J. Phelps
University First 801-481-8800	PO Box 58025 3450 S Highland Dr., Suite 201 Salt Lake City, UT 84158	1956	Jack Buttars
Utah 801-328-1521	564 E 300 S Salt Lake City, UT 84102-4021	1951	Doug C. Huntsman
Utah Community 801-223-8188	188 W River Park Dr. Provo, UT 84604	1955	Jeffrey Sermon
Utah First 801-320-2600	PO Box 2197, 200 E South Temple Salt Lake City, UT 84111	1935	Darin B. Moody
Valley Wide 435-789-6918	PO Box 461, 1438 W 500 N Vernal, UT 84078	1961	Monica Marchant
Varian 801-973-5052	1678 S Pioneer Road Salt Lake City, UT 84104-4205	1967	Tammy Phillips
Wasatch Peaks 801-627-8700	PO Box 68, 4723 Harrison Blvd Ogden, UT 84403-4304	2006	Blake Burrel
Weber State 801-399-9728	4140 Harrison Blvd. Ogden, UT 84408-4140	1957	Vickie Van Der Have

**Out-of-State Credit Unions with Branches in Utah**  
**June 30, 2017**

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

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

**Branches of State Chartered Credit Unions****Thrity-Three Branches of Thrity-Three Credit Unions**

June 30, 2017

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

\* See shared branch network listing on pages 55 thru 60.

**Branches of State Chartered Credit Unions****Thrity-Three Branches of Thrity-Three Credit Unions**

June 30, 2017

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

\* See shared branch network listing on pages 55 thru 60.

**Branches of State Chartered Credit Unions****Thrity-Three Branches of Thrity-Three Credit Unions**

June 30, 2017

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

Price .....	Price.....	.....Carbon
Roosevelt.....	Roosevelt.....	.....Duchesne
Vernal .....	Vernal .....	.....Uintah
Shared Branch* .....	.....	.....
Utah Prison Employees Credit Union.....	Draper.....	..... Salt Lake

\* See shared branch network listing on pages 55 thru 60.

**State Chartered Credit Union****Shared Branch Network Listing**

<b><u>Credit Union Location:</u></b>	<b><u>Address:</u></b>
American United .....	2277 E 7000 S ..... Cottonwood Heights, UT 84121
American United .....	247 W 12300 S.....Draper, UT 84020
American United .....	50 Commercial Ave ..... Grantsville, UT 84029
American United .....	4770 S 5600 W ..... Kearns, UT 84118
American United .....	3226 S Main St ..... Salt Lake City, UT 84115
American United .....	500 S Foothill Dr..... Salt Lake City, UT 84148
American United .....	8621 S 700 E ..... Sandy, UT 84070
American United .....	2687 W 7800 S..... West Jordan, UT 84088
 Cyprus.....	221 W Parrish Lane.....Centerville, UT 84014
Cyprus.....	5027 W 13400 S.....Herriman, UT 84096
Cyprus.....	3505 S 8400 W.....Magna, UT 84044
Cyprus.....	7160 S Union Park Ave ..... Midvale, UT 84047
Cyprus.....	13717 S Redwood Rd..... Riverton, UT 84065
Cyprus.....	358 S 700 E Ste 2A ..... Salt Lake City, UT 84102
Cyprus.....	140 E 300 S ..... Salt Lake City, UT 84111
Cyprus.....	1220 E 3990 S Ste 2M..... Salt Lake City, UT 84124
Cyprus.....	9383 S 700 E ..... Sandy, UT 84070
Cyprus.....	74 UT 73.....Saratoga Springs, UT 84043
Cyprus.....	11328 S Jordan Gateway ..... South Jordan, UT 84095
Cyprus.....	3629 W South Jordan Pkwy ..... South Jordan, UT 84095
Cyprus.....	3578 W 4700 S..... Taylorsville, UT 84118
Cyprus.....	5750 S Redwood Rd..... Taylorsville, UT 84123
Cyprus.....	3876 W Centerview Way..... West Jordan, UT 84084
Cyprus.....	1381 W 9000 S..... West Jordan, UT 84088
Cyprus.....	3432 W 3500 S..... West Valley City, UT 84119
Cyprus.....	2769 S 5600 W..... West Valley City, UT 84120
 Delta Community.....	765 N Terminal Dr ..... Salt Lake City, UT 84122
 Deseret First .....	390 S Main St .....Bountiful, UT 84010
Deseret First .....	1610 Main St.....Logan, UT 84341
Deseret First .....	6060 S Fashion Blvd..... Murray, UT 84107
Deseret First .....	337 N State St ..... Orem, UT 84057
Deseret First .....	695 E 800 N..... Provo, UT 84606
Deseret First .....	143 E Social Hall Ave ..... Salt Lake City, UT 84111
Deseret First .....	9325 Village Shop Dr .....Sandy, UT 84094
Deseret First .....	10588 S Redwood Rd..... South Jordan, UT 84095
Deseret First .....	1137 N Canyon Creek Parkway ..... Spanish Fork, UT 84660
Deseret First .....	616 S River Rd ..... St George, UT 84790

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

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

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

<b><u>Credit Union Location:</u></b>	<b><u>Address:</u></b>
Grand County.....	45 W Main St ..... Green River, UT 84525
Grand County.....	725 N Main St ..... Moab, UT 84532
Jordan .....	407 E 12300 S ..... Draper, UT 84020
Jordan .....	6375 W 13400 S ..... Herriman, UT 84096
Jordan .....	658 W Center St ..... Midvale, UT 84047
Jordan .....	2522 W 12600 S ..... Riverton, UT 84065
Jordan .....	9260 S 300 E ..... Sandy, UT 84070
Jordan .....	4878 W New Bingham Hwy ..... West Jordan, UT 84081
Jordan .....	9250 S Redwood Rd ..... West Jordan, UT 84088
Members First.....	120 E 1000 S ..... Brigham City, UT 84302
Members First.....	49 N Highway 165 ..... Providence, UT 84332
Members First.....	65 S 1000 W ..... Tremonton, UT 84337
Mountain America .....	153 S Main ..... Altamont, UT 84001
Mountain America .....	893 W State Rd ..... American Fork, UT 84003
Mountain America .....	1701 W Royal Hunt Dr ..... Cedar City, UT 84720
Mountain America .....	410 N Main St ..... Cedar City, UT 84720
Mountain America .....	298 N Market Place Dr ..... Centerville, UT 84014
Mountain America .....	1727 W 1800 N ..... Clinton, UT 84015
Mountain America .....	6440 S 3000 E ..... Cottonwood, UT 84121
Mountain America .....	12221 S State St ..... Draper, UT 84020
Mountain America .....	620 N Main St ..... Ephraim, UT 84627
Mountain America .....	580 W 100 S Ste D ..... Heber, UT 84032
Mountain America .....	13389 S 5600 W ..... Herriman, UT 84065
Mountain America .....	1298 E Murray Holladay Rd ..... Holladay, UT 84117
Mountain America .....	4900 S Highland Dr ..... Holladay, UT 84117
Mountain America .....	1155 W State St ..... Hurricane, UT 84737
Mountain America .....	190 W Center St ..... Kanab, UT 84741
Mountain America .....	195 N 400 W ..... Kaysville, UT 84037
Mountain America .....	5471 S 4015 W ..... Kearns, UT 84118
Mountain America .....	6155 S 5600 W ..... Kearns, UT 84118
Mountain America .....	955 W Antelope Dr ..... Layton, UT 84041
Mountain America .....	1704 E State Rte 92 ..... Lehi, UT 84043
Mountain America .....	706 S Main ..... Logan, UT 84321
Mountain America .....	1425 N 200 E ..... Logan, UT 84341
Mountain America .....	8349 W 3500 S ..... Magna, UT 84044
Mountain America .....	7325 S Union Park Ave ..... Midvale, UT 84047
Mountain America .....	1047 S Main St ..... Moab, UT 84532

## **State Chartered Credit Union**

## **Shared Branch Network Listing (Continued)**

<u>Credit Union Location:</u>	<u>Address:</u>
Mountain America .....	5899 S State ..... Murray, UT 84107
Mountain America .....	321 E 2nd St..... Ogden, UT 84404
Mountain America .....	1340 N State St ..... Orem, UT 84057
Mountain America .....	1219 S 800 E ..... Orem, UT 84097
Mountain America .....	1672 W Newpark Blvd..... Park City, UT 84098
Mountain America .....	818 S State Hwy 198 ..... Payson, UT 84651
Mountain America .....	760 W Price River Dr Ste A..... Price, UT 84501
Mountain America .....	88 N 500 W..... Provo, UT 84601
Mountain America .....	665 N Main St..... Richfield, UT 84701
Mountain America .....	1962 W 12600 S..... Riverton, UT 84065
Mountain America .....	823 E 200 N..... Roosevelt, UT 84066
Mountain America .....	1225 S Redwood Rd..... Salt Lake City, UT 84104
Mountain America .....	2060 E 2100 S..... Salt Lake City, UT 84109
Mountain America .....	2174 E 3300 S ..... Salt Lake City, UT 84109
Mountain America .....	325 S State St..... Salt Lake City, UT 84111
Mountain America .....	735 S State St..... Salt Lake City, UT 84111
Mountain America .....	2001 S State St #S3023 ..... Salt Lake City, UT 84115
Mountain America .....	1715 W 700 N..... Salt Lake City, UT 84116
Mountain America .....	4600 S Redwood Rd..... Salt Lake City, UT 84123
Mountain America .....	9640 S State St..... Sandy, UT 84070
Mountain America .....	1284 E 10600 S ..... Sandy, UT 84094
Mountain America .....	858 E 9400 S ..... Sandy, UT 84094
Mountain America .....	25 E Crossroads Blvd..... Saratoga Springs, UT 84045
Mountain America .....	3451 W South Jordan Pkwy ..... South Jordan, UT 84095
Mountain America .....	753 W South Jordan Pkwy ..... South Jordan, UT 84095
Mountain America .....	455 E 40th St ..... South Ogden, UT 84403
Mountain America .....	891 N Main St..... Spanish Fork, UT 84660
Mountain America .....	2104 W Sunset Blvd ..... St George, UT 84770
Mountain America .....	123 S River Rd ..... St George, UT 84790
Mountain America .....	883 N 3050 E ..... St George, UT 84790
Mountain America .....	6811 N State Hwy 36 ..... Stansbury Park, UT 84074
Mountain America .....	3065 W 5400 S ..... Taylorsville, UT 84118
Mountain America .....	2627 W 4700 S ..... Taylorsville, UT 84129
Mountain America .....	1475 N Main St ..... Tooele, UT 84074
Mountain America .....	1818 W Hwy 40 ..... Vernal, UT 84078
Mountain America .....	801 W Hwy 40 ..... Vernal, UT 84078
Mountain America .....	6761 S Redwood Rd..... West Jordan, UT 84084
Mountain America .....	9027 S 2200 W ..... West Jordan, UT 84084
Mountain America .....	3782 W 7800 S ..... West Jordan, UT 84088
Mountain America .....	2958 S 5600 W ..... West Valley, UT 84128

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

<b><u>Credit Union Location:</u></b>	<b><u>Address:</u></b>
Mountain America .....	1849 S 500 W .....Woods Cross, UT 84087
Security Service .....	124 N West State Rd.....American Fork, UT 84003
Security Service .....	890 W Riverdale Rd .....Ogden, UT 84405
Security Service .....	175 E 200 S .....Orem, UT 84058
Security Service .....	1322 Turf Farm Way .....Payson, UT 84651
Security Service .....	366 E State Dr .....Pleasant Grove, UT 84062
Security Service .....	109 W 920 S .....Provo, UT 84601
Security Service .....	13413 S Hamilton View Rd .....Riverton, UT 84065
Security Service .....	2072 S 2200 E .....Salt Lake City, UT 84108
Security Service .....	1467 S Main St .....Salt Lake City, UT 84115
Security Service .....	2655 W 4700 S.....Salt Lake City, UT 84118
Security Service .....	10490 S 1300 E .....Sandy, UT 84094
Security Service .....	10404 S Redwood Rd.....South Jordan, UT 84095
Security Service .....	645 S 1750 W .....Springville, UT 84663
Security Service .....	1227 E 100 S .....St George, UT 84790
Spectrum.....	5 S Plaza 273 W 500 S .....Bountiful, UT 84010
UNIFY Financial.....	1129 N 3950 W.....Salt Lake City, UT 84116
USU .....	198 S Main.....Logan, UT 84321
USU .....	695 E 1000 N.....Logan, UT 84321
USU .....	890 E 700 N.....Logan, UT 84322
USU .....	555 W 100 N Ste F .....Providence, UT 84332
USU .....	890 S Main.....Smithfield, UT 84335
Utah .....	564 E 300 S .....Salt Lake City, UT 84102
Utah First.....	616 W Main St.....American Fork, UT 84003
Utah First.....	1173 North Shepard Creek Pkwy .....Farmington, UT 84025
Utah First.....	6935 S 900 E .....Midvale, UT 84047
Utah First.....	310 N 100 W .....Provo, UT 84601
Utah First.....	222 E South Temple.....Salt Lake City, UT 84111
Utah First.....	1760 W 2100 S.....Salt Lake City, UT 84127
Utah First.....	9213 Quarry Bend Dr.....Sandy, UT 84094
Utah First.....	3642 W 11400 S.....South Jordan, UT 84095
Utah First.....	1520 S 500 W .....Woods Cross, UT 84087
Wasatch Peaks.....	1 Browning Pl.....Mountain Green, UT 84050

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

Wasatch Peaks.....  
Wasatch Peaks.....  
Wasatch Peaks.....  
Wasatch Peaks.....  
Wasatch Peaks.....  
Wasatch Peaks.....  
  
Weber State.....  
Weber State.....  
Weber State.....  
Weber State.....

**Address:**

3012 S 1900 W ..... Ogden, UT 84401  
4723 Harrison Blvd ..... Ogden, UT 84403  
4401 Harrison Blvd ..... Ogden, UT 84404  
975 Washington Blvd..... Ogden, UT 84404  
1588 W 2700 N..... Pleasant View, UT 84414  
1935 W 4800 S..... Roy, UT 84067  
  
2106 University Circle..... Ogden, UT 84408  
4140 Harrison Blvd ..... Ogden, UT 84408  
2388 N Washington Blvd..... Ogden, UT 84414  
5997 S 3500 W ..... Roy, UT 84067

### Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2016</u>	<u>June 30, 2017</u>
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State Credit Unions .....	35	33
Branches .....	37	33

<u>Branches Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
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Alpine Credit Union, Eagle Mountain .....	06-03-16	05-01-17
Member's First Credit Union, Providence .....	09-17-15	07-05-17
Utah Power Credit Union, Roosevelt <sup>(1)</sup> .....	06-25-15	10-01-15
TransWest Credit Union, Salt Lake City <sup>(2)</sup>		

<u>Branches Closed:</u>	<u>Date Closed</u>
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Member's First Credit Union, Brigham City (Kent's Marketplace).....	12-30-16
Member's First Credit Union, East Tremonton .....	12-30-16

<u>Branches Closed Due to Merger:</u>	<u>Number of Branches</u>	<u>Date</u>
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Health Care Credit Union .....	6	01-01-17
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<u>Mergers:</u>	<u>Merged Into:</u>	<u>Date</u>
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Bailey, Inc. Employees Credit Union .....	Hercules Credit Union .....	07-15-16
Health Care Credit Union .....	Cyprus Federal Credit Union.....	01-01-17

<u>Name Change:</u>	<u>To:</u>	<u>Date</u>
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Utah Community of the Blind .....	The Credit Union for the Blind and Visually Impaired of Utah <sup>(3)</sup> .....	03-04-16
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<sup>(1)</sup> Branch addition from the merger of Moon Lake Federal Credit Union into Utah Power Credit Union not reported in previous annual report.

<sup>(2)</sup> Branch addition to correct for reporting separation of TransWest Credit Union's business office and branch location in Salt Lake City.

<sup>(3)</sup> Name change not reported in previous annual report.

**State Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands of Dollars</b>	<b>Total State Credit Unions</b>	<b>Beckstrand &amp; Associates Employees</b>	<b>City Center</b>	<b>Education First</b>	<b>Employees 1st</b>	<b>Fire- Fighters</b>
	<b>Alpine</b>					
<b>ASSETS</b>						
Cash & Cash Equivalents.....	102,089	8,377	239	548	5,112	164
Loans:						
Unsecured.....	55,465	7,148	0	128	2,241	89
Auto.....	454,038	76,475	0	4,898	8,918	159
Real Estate.....	387,256	40,528	0	5,184	9,266	0
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	99,176	3,817	26	531	1,392	27
Total Loans.....	995,935	127,968	26	10,741	21,817	275
LESS: Allowance for Loan Losses.....	5,290	330	0	65	124	6
Loans Held for Sale.....	1,952	0	0	0	0	0
Total Investments.....	540,314	48,575	(1)	418	1,490	1,320
Land and Building (Net).....	29,933	4,221	0	126	293	0
Foreclosed and Repossessed Assets.....	868	95	0	20	0	0
Other Fixed Assets.....	4,112	518	0	12	47	0
Other Assets.....	33,479	2,676	18	194	1,891	18
<b>TOTAL ASSETS.....</b>	<b>1,703,392</b>	<b>192,100</b>	<b>282</b>	<b>11,994</b>	<b>30,526</b>	<b>1,771</b>
<b>LIABILITIES AND EQUITY</b>						
Shares & Deposits:						
Share Drafts.....	172,666	28,331	0	172	6,367	0
Regular Shares.....	845,449	75,879	91	2,411	11,190	1,095
Money Market Shares.....	148,774	30,643	0	0	885	0
Certificates of Deposits.....	211,001	34,401	0	5,025	7,371	39
IRA / KEOGH & Retirement Accounts.....	92,535	1,155	0	512	876	86
All Other.....	24,539	92	0	2,615	908	86
Total Shares and Deposits.....	1,494,964	170,501	91	10,735	27,597	1,306
Borrowings.....	50	0	0	50	0	0
Dividends and Interest Payable.....	1,695	105	0	0	0	21
Accounts Payable and Other Liabilities.....	8,427	1,806	39	20	66	3
Regular Reserve.....	63,047	6,208	6	644	743	104
Other Reserves.....	(5,293)	(1,584)	0	0	0	0
Undivided Earnings.....	140,502	15,064	146	545	2,120	358
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>1,703,392</b>	<b>192,100</b>	<b>282</b>	<b>11,994</b>	<b>30,526</b>	<b>1,771</b>

**State Chartered Credit Unions**  
June 30, 2017

33 Reporting Figures in Thousands of Dollars	Freedom	Grand County	Hercules	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees
<b>ASSETS</b>							
Cash & Cash Equivalents.....	1,887	3,394	3,083	3,086	218	989	416
Loans:							
Unsecured.....	1,492	1,225	1,998	781	318	571	172
Auto.....	14,222	15,341	11,842	5,721	5,859	6,830	1,994
Real Estate.....	9,229	2,832	8,697	18,196	172	390	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,259	4,209	7,378	1,630	0	1,775	784
Total Loans.....	26,202	23,607	29,915	26,328	6,349	9,566	2,950
LESS: Allowance for Loan Losses.....	160	195	101	288	58	126	23
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	4,153	875	32,284	19,751	29	2,071	1,595
Land and Building (Net).....	333	1,023	542	904	0	740	0
Foreclosed and Repossessed Assets.....	40	285	0	0	0	0	0
Other Fixed Assets.....	81	104	285	11	0	34	0
Other Assets.....	572	399	3,377	738	57	339	47
<b>TOTAL ASSETS.....</b>	<b>33,108</b>	<b>29,492</b>	<b>69,385</b>	<b>50,530</b>	<b>6,595</b>	<b>13,613</b>	<b>4,985</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	5,017	6,915	7,423	2,007	0	990	362
Regular Shares.....	13,573	12,874	21,648	29,348	2,072	2,630	1,552
Money Market Shares.....	1,826	2,968	14,387	0	0	8,421	0
Certificates of Deposits.....	5,906	3,350	11,504	3,716	1,875	438	1,371
IRA / KEOGH & Retirement Accounts.....	2,653	731	8,190	4,129	503	0	563
All Other.....	248	0	0	2,512	896	95	0
Total Shares and Deposits.....	29,223	26,838	63,152	41,712	5,346	12,574	3,848
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	15	0	37	5	2	15	0
Accounts Payable and Other Liabilities.....	478	132	16	31	26	23	20
Regular Reserve.....	1,102	772	2,712	3,260	317	449	435
Other Reserves.....	(237)	0	(907)	0	0	0	0
Undivided Earnings.....	2,527	1,750	4,375	5,522	904	552	682
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>33,108</b>	<b>29,492</b>	<b>69,385</b>	<b>50,530</b>	<b>6,595</b>	<b>13,613</b>	<b>4,985</b>

**State Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands of Dollars</b>	<b>Member's First</b>	<b>Millard County</b>	<b>National J.A.C.L.</b>	<b>Nebo</b>	<b>P &amp; S</b>	<b>Pacific Horizon</b>	<b>Presto Lewiston Employees</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	7,380	5,358	2,924	5,265	915	6,678	73
Loans:							
Unsecured.....	8,319	695	1,479	3,005	789	1,919	15
Auto.....	45,424	10,436	4,507	43,840	5,360	28,109	233
Real Estate.....	9,126	4,938	6,428	10,574	2,318	12,705	20
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	11,258	4,372	527	6,811	1,358	5,624	15
Total Loans.....	74,127	20,441	12,941	64,230	9,825	48,357	283
LESS: Allowance for Loan Losses.....	94	29	128	420	153	241	5
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	24,370	7,803	13,732	10,052	5,402	1,532	2
Land and Building (Net).....	4,797	141	1,176	3,462	0	960	0
Foreclosed and Repossessed Assets.....	17	33	0	242	0	14	0
Other Fixed Assets.....	518	177	13	249	9	297	1
Other Assets.....	7,222	367	918	971	258	754	4
<b>TOTAL ASSETS.....</b>	<b>118,337</b>	<b>34,291</b>	<b>31,576</b>	<b>84,051</b>	<b>16,256</b>	<b>58,351</b>	<b>358</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	11,954	8,758	3,563	9,656	2,413	5,826	0
Regular Shares.....	26,045	20,908	10,075	32,115	9,745	18,924	222
Money Market Shares.....	42,250	0	6,684	0	0	3,152	0
Certificates of Deposits.....	14,684	368	5,664	18,669	1,103	17,490	48
IRA / KEOGH & Retirement Accounts.....	4,961	660	2,039	3,580	1,396	6,993	0
All Other.....	4,631	0	0	5,083	239	0	0
Total Shares and Deposits.....	104,525	30,694	28,025	69,103	14,896	52,385	270
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	6	0	3	47	0	60	0
Accounts Payable and Other Liabilities.....	1,616	128	178	239	55	246	0
Regular Reserve.....	7,100	1,199	1,101	3,433	939	2,254	29
Other Reserves.....	0	(379)	0	(26)	126	(241)	0
Undivided Earnings.....	5,090	2,649	2,269	11,255	240	3,647	59
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>118,337</b>	<b>34,291</b>	<b>31,576</b>	<b>84,051</b>	<b>16,256</b>	<b>58,351</b>	<b>358</b>

**State Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands of Dollars</b>	<b>Provo Police &amp; Fire Dept.</b>	<b>S E A</b>	<b>San Juan</b>	<b>South Sanpete</b>	<b>Sunnyside</b>	<b>Tanner Employees</b>	<b>TCUBVIU</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	1,148	2,003	3,890	182	564	577	812
Loans:							
Unsecured.....	27	199	1,152	20	74	267	125
Auto.....	1,561	2,001	9,058	593	711	3,372	233
Real Estate.....	0	0	351	0	371	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	168	427	1,243	0	290	738	0
Total Loans.....	1,756	2,627	11,804	613	1,446	4,377	358
LESS: Allowance for Loan Losses.....	64	25	322	7	25	43	18
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	20	201	2,081	222	574	1,134	55
Land and Building (Net).....	0	0	0	0	13	0	0
Foreclosed and Repossessed Assets.....	0	0	0	0	0	0	0
Other Fixed Assets.....	1	3	236	0	2	1	0
Other Assets.....	25	36	262	17	56	77	13
<b>TOTAL ASSETS.....</b>	<b>2,886</b>	<b>4,845</b>	<b>17,951</b>	<b>1,027</b>	<b>2,630</b>	<b>6,123</b>	<b>1,220</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	0	0	2,239	0	238	316	0
Regular Shares.....	2,553	3,762	6,332	936	1,534	2,597	424
Money Market Shares.....	0	0	0	0	0	1,901	0
Certificates of Deposits.....	0	0	3,343	0	541	122	252
IRA / KEOGH & Retirement Accounts.....	0	0	2,220	0	63	0	0
All Other.....	0	0	2,081	0	0	461	300
Total Shares and Deposits.....	2,553	3,762	16,215	936	2,376	5,397	976
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	0
Accounts Payable and Other Liabilities.....	0	1	39	1	6	2	18
Regular Reserve.....	120	202	846	41	248	339	33
Other Reserves.....	7	0	0	0	0	0	15
Undivided Earnings.....	206	880	851	49	0	385	178
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>2,886</b>	<b>4,845</b>	<b>17,951</b>	<b>1,027</b>	<b>2,630</b>	<b>6,123</b>	<b>1,220</b>

**State Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands of Dollars</b>	<u>Trans West</u>	<u>Tri County</u>	<u>Uintah</u>	<u>Utah Heritage</u>	<u>Utah Power</u>	<u>Utah Prison Employees</u>
<b>ASSETS</b>						
Cash & Cash Equivalents.....	7,027	97	1,510	11,016	12,589	906
Loans:						
Unsecured.....	5,464	32	175	2,712	10,520	259
Auto.....	25,068	34	946	13,125	93,079	1,542
Real Estate.....	67,641	0	0	25,205	146,384	0
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	5,190	0	264	5,587	28,488	600
Total Loans.....	103,363	66	1,385	46,629	278,471	2,401
LESS: Allowance for Loan Losses.....	1,114	5	10	274	676	59
Loans Held for Sale.....	1,952	0	0	0	0	0
Total Investments.....	17,866	1	523	6,083	325,352	424
Land and Building (Net).....	3,192	0	0	866	6,506	0
Foreclosed and Repossessed Assets.....	0	0	0	0	121	0
Other Fixed Assets.....	421	0	1	82	953	6
Other Assets.....	2,105	1	33	1,024	8,380	47
<b>TOTAL ASSETS.....</b>	<b><u>134,812</u></b>	<b><u>160</u></b>	<b><u>3,442</u></b>	<b><u>65,426</u></b>	<b><u>631,696</u></b>	<b><u>3,725</u></b>
<b>LIABILITIES AND EQUITY</b>						
Shares & Deposits:						
Share Drafts.....	18,770	0	0	8,341	36,831	0
Regular Shares.....	35,616	109	2,953	20,364	459,500	2,099
Money Market Shares.....	30,235	0	0	2,740	0	0
Certificates of Deposits.....	30,282	0	0	22,943	12,524	1,261
IRA / KEOGH & Retirement Accounts.....	6,563	0	0	3,991	38,134	55
All Other.....	1,411	0	0	51	0	0
Total Shares and Deposits.....	122,877	109	2,953	58,430	546,989	3,415
Borrowings.....	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	16	1,363	0
Accounts Payable and Other Liabilities.....	986	6	3	652	1,513	7
Regular Reserve.....	5,408	23	145	2,740	18,280	329
Other Reserves.....	44	19	0	0	(2,131)	0
Undivided Earnings.....	5,497	3	341	3,588	65,682	(26)
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>134,812</u></b>	<b><u>160</u></b>	<b><u>3,442</u></b>	<b><u>65,426</u></b>	<b><u>631,696</u></b>	<b><u>3,725</u></b>

**Federal Chartered Credit Unions**  
June 30, 2017

33 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United Family	Box Elder County	C U P	Cyprus	Deseret First
<b>ASSETS</b>							
Cash & Cash Equivalents.....	2,047,084	1,024,299	9,446	6,092	585	38,625	30,817
Loans:							
Unsecured.....	1,490,265	681,243	36,685	3,863	458	44,037	23,420
Auto.....	8,378,238	3,374,487	57,263	46,530	2,261	402,698	187,205
Real Estate.....	6,241,810	1,502,440	63,810	8,646	1,653	187,123	235,286
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,395,182	828,025	1,731	9,412	659	83,998	9,841
Total Loans.....	17,505,495	6,386,195	159,489	68,451	5,031	717,856	455,752
LESS: Allowance for Loan Losses.....	176,152	92,301	1,857	197	11	3,869	3,280
Loans Held for Sale.....	83,337	36,378	0	0	0	0	4,965
Total Investments.....	2,231,218	1,155,008	13,240	39,197	903	43,314	76,322
Land and Building (Net).....	565,263	175,184	4,761	3,118	0	19,354	12,421
Foreclosed and Repossessed Assets.....	42,498	30,323	43	23	0	182	0
Other Fixed Assets.....	95,140	42,106	627	272	2	2,218	2,309
Other Assets.....	537,276	179,259	13,810	2,438	75	19,877	15,813
<b>TOTAL ASSETS.....</b>	<b>22,931,159</b>	<b>8,936,451</b>	<b>199,559</b>	<b>119,394</b>	<b>6,585</b>	<b>837,557</b>	<b>595,119</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	3,307,500	1,583,142	27,969	15,444	253	157,111	140,692
Regular Shares.....	5,067,380	1,927,558	41,826	46,132	3,532	234,060	186,110
Money Market Shares.....	5,400,889	2,414,102	45,700	4,629	0	104,840	109,073
Certificates of Deposits.....	3,647,412	1,446,626	37,278	21,945	1,801	155,148	88,000
IRA / KEOGH & Retirement Accounts.....	1,053,464	482,003	11,273	4,503	24	60,939	24,988
All Other.....	1,324,035	28,048	7,357	0	0	29,539	0
Total Shares and Deposits.....	19,800,680	7,881,479	171,403	92,653	5,610	741,637	548,863
Borrowings.....	553,668	0	0	0	0	0	0
Dividends and Interest Payable.....	3,580	2,254	0	7	2	0	214
Accounts Payable and Other Liabilities.....	276,233	159,532	568	345	5	5,587	5,467
Regular Reserve.....	177,062	0	1,590	1,201	211	12,893	12,981
Other Reserves.....	1,046,197	843,960	2,750	1	0	(214)	(607)
Undivided Earnings.....	1,073,739	49,226	23,248	25,187	757	77,654	28,201
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>22,931,159</b>	<b>8,936,451</b>	<b>199,559</b>	<b>119,394</b>	<b>6,585</b>	<b>837,557</b>	<b>595,119</b>

**Federal Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands Dollars</b>	<b>Desertview</b>	<b>Devils Slide</b>	<b>Dugway</b>	<b>Eastern Utah Community</b>	<b>Federal Family</b>	<b>Gibbons &amp; Reed Employees</b>	<b>Goldenwest</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	1,834	2,984	1,148	7,912	1,499	1,018	60,084
Loans:							
Unsecured.....	1,072	105	385	2,812	1,028	78	52,012
Auto.....	8,030	5,303	1,299	30,544	4,041	1,775	400,012
Real Estate.....	6,035	0	0	27,216	7,381	0	471,460
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,375	2,640	327	11,914	1,152	472	54,615
Total Loans.....	18,512	8,048	2,011	72,486	13,602	2,325	978,099
LESS: Allowance for Loan Losses.....	1,101	81	24	376	107	42	14,130
Loans Held for Sale.....	0	0	0	253	0	0	5,896
Total Investments.....	12,677	411	27	38,979	14,442	2,002	276,835
Land and Building (Net).....	161	164	2	2,079	0	0	38,884
Foreclosed and Repossessed Assets.....	0	0	0	55	0	0	1,358
Other Fixed Assets.....	149	3	0	302	31	0	6,334
Other Assets.....	425	96	28	1,540	338	57	30,212
<b>TOTAL ASSETS.....</b>	<b><u>32,657</u></b>	<b><u>11,625</u></b>	<b><u>3,192</u></b>	<b><u>123,230</u></b>	<b><u>29,805</u></b>	<b><u>5,360</u></b>	<b><u>1,383,572</u></b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	5,157	0	750	25,296	1,677	0	229,683
Regular Shares.....	6,290	5,967	953	37,149	12,590	4,059	474,222
Money Market Shares.....	12,201	0	0	19,948	6,186	0	160,594
Certificates of Deposits.....	3,173	3,965	449	22,391	3,519	0	246,176
IRA / KEOGH & Retirement Accounts.....	1,670	0	228	6,568	1,555	0	66,204
All Other.....	0	122	23	0	0	430	0
Total Shares and Deposits.....	28,491	10,054	2,403	111,352	25,527	4,489	1,176,879
Borrowings.....	0	0	0	0	0	0	500
Dividends and Interest Payable.....	0	0	1	49	0	0	544
Accounts Payable and Other Liabilities.....	23	7	18	340	402	6	17,346
Regular Reserve.....	550	116	70	2,601	2,637	275	15,006
Other Reserves.....	0	100	5	0	(369)	0	172,294
Undivided Earnings.....	<u>3,593</u>	<u>1,348</u>	<u>695</u>	<u>8,888</u>	<u>1,608</u>	<u>590</u>	<u>1,003</u>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>32,657</u></b>	<b><u>11,625</u></b>	<b><u>3,192</u></b>	<b><u>123,230</u></b>	<b><u>29,805</u></b>	<b><u>5,360</u></b>	<b><u>1,383,572</u></b>

**Federal Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands Dollars</b>	<b>Granite</b>	<b>Granite Furniture Employees</b>	<b>Horizon Utah</b>	<b>Jordan</b>	<b>Logan Cache Rich</b>	<b>Logan Medical</b>	<b>LU 354 I B E W</b>
	<b>Granite</b>	<b>Furniture Employees</b>	<b>Horizon Utah</b>	<b>Jordan</b>	<b>Logan Cache Rich</b>	<b>Logan Medical</b>	<b>LU 354 I B E W</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	5,958	(61)	6,285	33,526	344	311	2,042
Loans:							
Unsecured.....	11,358	79	8,094	13,463	425	408	785
Auto.....	122,108	780	29,681	50,995	6,604	6,704	10,830
Real Estate.....	192,223	0	33,694	79,392	1,739	4,594	3,738
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	4,679	115	6,022	14,455	1,383	1,673	3,171
Total Loans.....	330,368	974	77,491	158,305	10,151	13,379	18,524
LESS: Allowance for Loan Losses.....	2,749	14	690	581	53	61	111
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	80,804	4	46,577	67,131	12,006	7,283	3,774
Land and Building (Net).....	5,935	0	4,355	4,159	1,065	0	0
Foreclosed and Repossessed Assets.....	0	0	0	25	0	0	0
Other Fixed Assets.....	728	0	1,149	485	44	12	1
Other Assets.....	8,274	5	2,236	4,459	228	248	277
<b>TOTAL ASSETS.....</b>	<b>429,318</b>	<b>908</b>	<b>137,403</b>	<b>267,509</b>	<b>23,785</b>	<b>21,172</b>	<b>24,507</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	61,780	0	23,091	58,659	435	1,159	2,720
Regular Shares.....	92,831	498	30,141	81,244	19,579	10,641	6,793
Money Market Shares.....	159,018	0	40,044	57,271	0	0	4,489
Certificates of Deposits.....	52,488	0	19,534	42,027	0	4,009	5,593
IRA / KEOGH & Retirement Accounts.....	13,586	37	4,615	6,034	0	1,937	1,606
All Other.....	371	0	4,235	0	586	0	0
Total Shares and Deposits.....	380,074	535	121,660	245,235	20,600	17,746	21,201
Borrowings.....	3,000	50	0	0	0	0	0
Dividends and Interest Payable.....	0	0	30	131	0	4	12
Accounts Payable and Other Liabilities.....	3,933	0	1,278	928	5	39	75
Regular Reserve.....	12,630	52	3,244	4,959	603	293	639
Other Reserves.....	(300)	93	9,600	(1,744)	120	0	(3)
Undivided Earnings.....	29,981	178	1,591	18,000	2,457	3,090	2,583
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>429,318</b>	<b>908</b>	<b>137,403</b>	<b>267,509</b>	<b>23,785</b>	<b>21,172</b>	<b>24,507</b>

**Federal Chartered Credit Unions**  
June 30, 2017

<b>33 Reporting Figures in Thousands Dollars</b>	<b>Midvalley</b>	<b>Mountain America</b>	<b>Nephi Western Employees</b>	<b>North Sanpete</b>	<b>Orem City Employees</b>	<b>University First</b>	<b>Utah</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	198	591,134	4,101	128	966	53,843	1,117
Loans:							
Unsecured.....	93	469,785	23	44	147	36,734	1,144
Auto.....	306	2,659,299	10,591	605	1,008	418,101	4,182
Real Estate.....	1,647	2,498,839	10,365	0	0	225,463	5,065
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	262	96,384	4,742	112	218	92,988	977
Total Loans.....	2,308	5,724,307	25,721	761	1,373	773,286	11,368
LESS: Allowance for Loan Losses.....	28	33,050	306	13	15	5,564	30
Loans Held for Sale.....	0	24,419	0	0	0	1,817	0
Total Investments.....	2,385	56,131	2,901	9	1,116	60,400	6,118
Land and Building (Net).....	0	210,455	130	0	0	16,000	193
Foreclosed and Repossessed Assets.....	0	8,931	0	0	0	876	0
Other Fixed Assets.....	1	26,647	14	0	0	1,187	44
Other Assets.....	58	141,997	303	11	38	23,942	338
<b>TOTAL ASSETS.....</b>	<b>4,922</b>	<b>6,750,971</b>	<b>32,864</b>	<b>896</b>	<b>3,478</b>	<b>925,787</b>	<b>19,148</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	88	395,331	183	0	0	183,133	2,879
Regular Shares.....	2,211	1,141,694	22,085	672	1,911	195,929	2,954
Money Market Shares.....	0	1,439,246	0	0	0	306,777	5,583
Certificates of Deposits.....	425	1,136,018	160	0	1,173	109,246	3,210
IRA / KEOGH & Retirement Accounts.....	453	271,469	0	0	0	26,962	1,614
All Other.....	0	1,174,463	0	0	0	0	600
Total Shares and Deposits.....	3,177	5,558,221	22,428	672	3,084	822,047	16,840
Borrowings.....	0	550,118	0	0	0	0	0
Dividends and Interest Payable.....	1	0	43	1	0	285	3
Accounts Payable and Other Liabilities.....	1	42,627	146	2	3	7,819	28
Regular Reserve.....	423	63,046	1,656	85	84	10,965	409
Other Reserves.....	0	1,793	0	0	0	7,945	0
Undivided Earnings.....	1,320	535,166	8,591	136	307	76,726	1,868
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>4,922</b>	<b>6,750,971</b>	<b>32,864</b>	<b>896</b>	<b>3,478</b>	<b>925,787</b>	<b>19,148</b>

**Federal Chartered Credit Unions**  
June 30, 2017

33 Reporting Figures in Thousands Dollars	Utah Community	Utah First	Valley Wide	Varian	Wasatch Peaks	Weber State
<b>ASSETS</b>						
Cash & Cash Equivalents.....	110,790	31,724	69	563	15,538	2,165
Loans:						
Unsecured.....	60,353	22,785	3	594	9,721	7,030
Auto.....	357,138	71,434	379	3,706	71,409	30,933
Real Estate.....	356,322	163,639	0	1,718	102,017	50,303
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	95,801	6,679	28	698	51,200	5,432
Total Loans.....	869,614	264,537	410	6,716	234,347	93,698
LESS: Allowance for Loan Losses.....	11,787	2,671	5	6	863	178
Loans Held for Sale.....	9,224	386	0	0	0	0
Total Investments.....	176,072	5,062	1	8,012	15,966	6,111
Land and Building (Net).....	38,394	16,770	0	0	8,012	3,665
Foreclosed and Repossessed Assets.....	58	119	0	0	122	383
Other Fixed Assets.....	7,462	1,021	0	20	1,261	712
Other Assets.....	45,003	15,214	5	232	26,461	3,976
<b>TOTAL ASSETS.....</b>	<b><u>1,244,830</u></b>	<b><u>332,162</u></b>	<b><u>480</u></b>	<b><u>15,537</u></b>	<b><u>300,844</u></b>	<b><u>110,532</u></b>
<b>LIABILITIES AND EQUITY</b>						
Shares & Deposits:						
Share Drafts.....	263,900	57,893	0	1,684	50,574	16,814
Regular Shares.....	266,723	91,103	389	5,019	90,289	24,234
Money Market Shares.....	357,688	60,449	0	4,105	52,851	36,096
Certificates of Deposits.....	117,904	45,947	0	1,069	61,007	17,128
IRA / KEOGH & Retirement Accounts.....	31,520	12,722	0	845	15,360	4,749
All Other.....	55,348	22,353	0	198	361	0
Total Shares and Deposits.....	1,093,083	290,467	389	12,920	270,442	99,021
Borrowings.....	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	1	0	0
Accounts Payable and Other Liabilities.....	23,208	5,088	3	30	605	768
Regular Reserve.....	8,027	15,000	18	560	2,861	1,376
Other Reserves.....	328	84	0	0	10,060	300
Undivided Earnings.....	120,184	21,523	70	2,026	16,876	9,067
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>1,244,830</u></b>	<b><u>332,162</u></b>	<b><u>480</u></b>	<b><u>15,537</u></b>	<b><u>300,844</u></b>	<b><u>110,532</u></b>

**Out-of-State Credit Unions with Branches in Utah**  
**June 30, 2017**

4 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service
<b>ASSETS</b>					
Cash & Cash Equivalents.....	733,698	137,899	173,529	49,263	373,007
Loans:					
Unsecured.....	1,428,853	139,572	344,788	56,364	888,129
Auto.....	8,515,428	1,037,746	1,879,635	171,922	5,426,125
Real Estate.....	5,096,406	456,836	2,131,906	291,106	2,216,558
Leases Receivable.....	0	0	0	0	0
All Other Members.....	245,663	41,190	40,800	28,072	135,601
Total Loans.....	15,286,350	1,675,344	4,397,129	547,464	8,666,413
LESS: Allowance for Loan Losses.....	161,863	17,561	31,176	5,612	107,514
Loans Held for Sale.....	23,303	439	0	179	22,685
Total Investments.....	1,372,618	135,713	730,524	425,279	81,102
Land and Building (Net).....	379,253	32,185	88,453	16,268	242,347
Foreclosed and Repossessed Assets.....	15,806	1,217	3,094	479	11,017
Other Fixed Assets.....	84,967	7,722	13,754	1,699	61,792
Other Assets.....	572,545	194,698	134,613	13,647	229,586
<b>TOTAL ASSETS.....</b>	<b>18,306,677</b>	<b>2,167,656</b>	<b>5,509,920</b>	<b>1,048,666</b>	<b>9,580,435</b>
<b>LIABILITIES AND EQUITY</b>					
Shares & Deposits:					
Share Drafts.....	2,825,633	444,699	918,850	99,604	1,362,481
Regular Shares.....	3,862,518	484,762	1,536,377	331,782	1,509,595
Money Market Shares.....	3,009,964	334,084	1,772,990	132,574	770,317
Certificates of Deposits.....	4,199,042	564,145	278,708	210,238	3,145,951
IRA / KEOGH & Retirement Accounts.....	994,290	108,070	302,478	54,180	529,561
All Other.....	367,915	27,502	19,811	0	320,603
Total Shares and Deposits.....	15,259,362	1,963,262	4,829,214	828,378	7,638,508
Borrowings.....	1,110,863	0	0	64,602	1,046,261
Dividends and Interest Payable.....	2,746	0	0	0	2,746
Accounts Payable and Other Liabilities.....	154,084	21,865	39,329	5,092	87,798
Regular Reserve.....	156,075	18,530	58,272	19,143	60,129
Other Reserves.....	16,654	17,176	(1,714)	722	470
Undivided Earnings.....	1,606,893	146,823	584,819	130,729	744,523
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>18,306,677</b>	<b>2,167,656</b>	<b>5,509,920</b>	<b>1,048,666</b>	<b>9,580,435</b>

**Consolidated Income Statement**  
**State and Federal Chartered Credit Unions**  
**For The Six Month Period Ending June 30, 2017**

**33 State and 33 Federal Reporting**  
**Figures in Thousands**

	<u>State</u>	<u>Federal</u>
<b>INTEREST INCOME</b>		
Interest on Loans.....	\$ 22,470	\$ 364,539
LESS: Interest Refund.....	0	3
Income from Investments.....	4,901	24,853
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	27,371	389,389
<b>INTEREST EXPENSES</b>		
Dividends on Shares.....	3,672	47,684
Interest on Deposits.....	1,488	0
Interest on Borrowed Money.....	6	3,072
TOTAL INTEREST INCOME.....	5,166	50,756
Provision for Loan Loss.....	756	46,926
NET INTEREST INCOME.....	21,449	291,707
<b>NON-INTEREST INCOME</b>		
Fee Income.....	4,285	101,276
Other Operating Income.....	2,797	124,770
Gain (Loss) on Investments.....	(23)	54
Gain (Loss) on Disposition of Fixed Assets.....	(23)	(27)
Other Non-operating Income (Expense).....	59	811
TOTAL NON-INTEREST INCOME.....	7,095	226,884
<b>NON-INTEREST EXPENSE</b>		
Employee Compensation and Benefit.....	11,228	205,107
Travel and Conference.....	235	4,259
Office Occupancy.....	1,191	27,520
Office Operations.....	4,976	67,435
Educational and Promotional.....	469	18,205
Loan Servicing.....	1,862	38,639
Professional and Outside Services.....	746	17,013
Member Insurance.....	53	53
Operating Fees.....	168	1,317
Miscellaneous Operating.....	992	12,849
TOTAL NON-INTEREST EXPENSE.....	21,920	392,397
NET INCOME.....	<u>\$ 6,624</u>	<u>\$ 126,194</u>
<b>RESERVE TRANSFERS</b>		
Required Transfer to Statutory Reserves.....	\$ 1,897	\$ 0

**State Chartered Credit Unions**  
December 31, 2016

<b>34 Reporting Figures in Thousands of Dollars</b>	<b>Total State Credit Unions</b>	<b>Beckstrand &amp; Associates Employees</b>	<b>City Center</b>	<b>Education First</b>	<b>Employees 1st</b>	<b>Fire- Fighters</b>
	<b>Alpine</b>					
<b>ASSETS</b>						
Cash & Cash Equivalents.....	90,405	7,193	239	446	4,116	98
Loans:						
Unsecured.....	59,568	7,368	0	130	2,302	121
Auto.....	429,700	67,255	0	4,082	8,535	181
Real Estate.....	394,854	38,443	0	4,528	9,944	0
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	97,619	3,850	26	515	1,382	24
Total Loans.....	981,741	116,916	26	9,255	22,163	326
LESS: Allowance for Loan Losses.....	5,566	324	0	66	115	10
Loans Held for Sale.....	1,074	0	0	0	0	0
Total Investments.....	567,774	49,181	(1)	418	1,491	1,320
Land and Building (Net).....	28,981	3,685	0	129	279	0
Other Real Estate Owned.....	777	69	0	20	0	0
Other Fixed Assets.....	3,765	361	0	21	118	0
Other Assets.....	33,081	2,522	34	162	1,840	18
<b>TOTAL ASSETS.....</b>	<b>1,702,032</b>	<b>179,603</b>	<b>298</b>	<b>10,385</b>	<b>29,892</b>	<b>1,752</b>
<b>LIABILITIES AND EQUITY</b>						
Shares & Deposits:						
Share Drafts.....	170,972	24,928	0	98	6,315	0
Regular Shares.....	823,078	69,250	91	1,940	10,244	1,073
Money Market Shares.....	159,974	28,709	0	0	919	0
Certificates of Deposits.....	213,702	34,815	0	4,088	7,909	50
IRA / KEOGH & Retirement Accounts.....	95,657	1,125	0	480	891	82
All Other.....	28,006	35	0	2,648	741	77
Total Shares and Deposits.....	1,491,389	158,862	91	9,254	27,019	1,282
Borrowings.....	1,177	0	0	70	0	0
Dividends and Interest Payable.....	1,696	100	0	0	0	20
Accounts Payable and Other Liabilities.....	8,047	1,488	55	24	53	3
Regular Reserve.....	62,653	6,023	6	555	744	104
Other Reserves.....	(5,938)	(1,657)	0	0	0	0
Undivided Earnings.....	143,008	14,787	146	482	2,076	363
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>1,702,032</b>	<b>179,603</b>	<b>298</b>	<b>10,385</b>	<b>29,892</b>	<b>1,752</b>

**State Chartered Credit Unions**  
December 31, 2016

<b>34 Reporting Figures in Thousands of Dollars</b>	<b>Freedom</b>	<b>Grand County</b>	<b>Health Care</b>	<b>Hercules</b>	<b>Hi-Land</b>	<b>Holly Frontier Employees</b>	<b>Kings Peak</b>
<b>ASSETS</b>							
Cash.....	1,994	2,060	2,791	919	3,456	72	396
Loans:							
Unsecured.....	1,549	1,150	2,180	2,046	837	304	450
Auto.....	12,975	13,961	6,188	9,029	5,348	5,873	4,937
Real Estate.....	9,420	1,770	18,578	8,320	18,121	198	474
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,215	4,322	1,335	8,226	1,515	0	1,712
Total Loans.....	25,159	21,203	28,281	27,621	25,821	6,375	7,573
LESS: Allowance for Loan Losses.....	160	261	41	105	284	54	159
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	3,656	1,619	44,153	33,404	21,246	28	1,990
Land and Building (Net).....	350	1,034	388	548	254	0	746
Other Real Estate Owned.....	39	259	0	0	0	0	11
Other Fixed Assets.....	86	103	12	283	22	0	33
Other Assets.....	542	384	994	3,221	694	64	239
<b>TOTAL ASSETS.....</b>	<b><u>31,666</u></b>	<b><u>26,401</u></b>	<b><u>76,578</u></b>	<b><u>65,891</u></b>	<b><u>51,209</u></b>	<b><u>6,485</u></b>	<b><u>10,829</u></b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	3,939	4,852	11,897	6,993	1,534	0	736
Regular Shares.....	13,137	11,958	23,913	19,320	31,394	1,892	2,495
Money Market Shares.....	1,888	1,525	19,496	13,556	0	0	5,794
Certificates of Deposits.....	5,428	3,188	5,911	11,464	2,965	1,874	430
IRA / KEOGH & Retirement Accounts.....	2,557	749	3,735	8,330	4,326	498	0
All Other Shares and Deposits.....	1,192	744	1,933	0	2,506	946	80
Total Shares and Deposits.....	28,141	23,016	66,885	59,663	42,725	5,210	9,535
Borrowings.....	0	800	0	0	0	77	200
Dividends and Interest Payable.....	13	0	32	36	3	2	21
Accounts Payable and Other Liabilities.....	330	199	727	49	20	19	87
Regular Reserve.....	1,059	773	1,473	2,714	3,261	309	451
Other Reserves.....	(243)	0	202	(927)	0	0	0
Undivided Earnings.....	2,366	1,613	7,259	4,356	5,200	868	535
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>31,666</u></b>	<b><u>26,401</u></b>	<b><u>76,578</u></b>	<b><u>65,891</u></b>	<b><u>51,209</u></b>	<b><u>6,485</u></b>	<b><u>10,829</u></b>

**State Chartered Credit Unions**  
December 31, 2016

<b>34 Reporting Figures in Thousands of Dollars</b>	<b>Meadow Gold Employees</b>	<b>Member's First</b>	<b>Millard County</b>	<b>National J.A.C.L.</b>	<b>Nebo</b>	<b>P &amp; S</b>	<b>Pacific Horizon</b>
<b>ASSETS</b>							
Cash.....	271	9,610	3,964	833	2,261	750	8,896
Loans:							
Unsecured.....	176	8,609	731	1,596	3,233	780	1,956
Auto.....	2,129	44,808	9,472	4,812	42,729	4,815	26,689
Real Estate.....	0	8,949	4,553	6,667	10,789	2,076	11,727
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	736	9,953	3,850	465	6,714	1,064	4,720
Total Loans.....	3,041	72,319	18,606	13,540	63,465	8,735	45,092
LESS: Allowance for Loan Losses.....	25	81	23	136	291	159	287
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	1,507	20,021	8,799	14,325	10,057	5,213	1,034
Land and Building (Net).....	0	4,378	146	1,194	3,505	0	983
Other Real Estate Owned.....	0	0	30	0	281	0	0
Other Fixed Assets.....	0	333	199	17	279	14	316
Other Assets.....	45	7,097	374	853	927	237	684
<b>TOTAL ASSETS.....</b>	<b>4,839</b>	<b>113,677</b>	<b>32,095</b>	<b>30,626</b>	<b>80,484</b>	<b>14,790</b>	<b>56,718</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	301	11,379	8,242	3,738	8,582	2,149	6,324
Regular Shares.....	1,488	23,611	19,344	9,504	30,532	8,554	17,763
Money Market Shares.....	0	42,349	0	5,953	0	0	2,956
Certificates of Deposits.....	1,356	13,836	400	5,745	18,703	1,153	17,159
IRA / KEOGH & Retirement Accounts.....	555	5,208	656	2,098	3,590	1,412	6,801
All Other Shares and Deposits.....	0	4,755	0	0	4,533	216	0
Total Shares and Deposits.....	3,700	101,138	28,642	27,038	65,940	13,484	51,003
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	6	0	3	44	1	72
Accounts Payable and Other Liabilities.....	29	721	105	166	389	45	236
Regular Reserve.....	430	6,100	1,170	1,101	3,435	932	2,191
Other Reserves.....	0	0	(393)	0	(11)	131	(248)
Undivided Earnings.....	680	5,712	2,571	2,318	10,687	197	3,464
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>4,839</b>	<b>113,677</b>	<b>32,095</b>	<b>30,626</b>	<b>80,484</b>	<b>14,790</b>	<b>56,718</b>

**State Chartered Credit Unions**  
**December 31, 2016**

<b>34 Reporting Figures in Thousands of Dollars</b>	<b>Presto Lewiston Employees</b>	<b>Provo Police &amp; Fire Dept.</b>	<b>S E A</b>	<b>San Juan</b>	<b>South Sanpete</b>	<b>Sunnyside</b>	<b>Tanner Employees</b>
<b>ASSETS</b>							
Cash.....	53	1,205	1,703	3,632	254	328	472
Loans:							
Unsecured.....	18	30	211	1,147	31	73	286
Auto.....	239	1,462	2,010	8,710	582	697	3,402
Real Estate.....	21	0	0	381	0	409	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	14	179	514	1,274	1	355	713
Total Loans.....	292	1,671	2,735	11,512	614	1,534	4,401
LESS: Allowance for Loan Losses.....	5	64	24	375	6	24	50
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	2	18	201	2,082	95	726	886
Land and Building (Net).....	0	0	0	0	0	13	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	3	2	0	255	0	4	1
Other Assets.....	3	25	35	241	13	64	73
<b>TOTAL ASSETS.....</b>	<b>348</b>	<b>2,857</b>	<b>4,650</b>	<b>17,347</b>	<b>970</b>	<b>2,645</b>	<b>5,783</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	0	0	0	1,850	0	177	289
Regular Shares.....	181	2,526	3,587	6,651	879	1,520	2,642
Money Market Shares.....	0	0	0	0	0	0	1,641
Certificates of Deposits.....	48	0	0	3,456	0	540	126
IRA / KEOGH & Retirement Accounts.....	0	0	0	1,864	0	109	0
All Other Shares and Deposits.....	0	0	0	2,001	0	0	389
Total Shares and Deposits.....	229	2,526	3,587	15,822	879	2,346	5,087
Borrowings.....	30	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	0
Accounts Payable and Other Liabilities.....	0	0	2	51	2	9	2
Regular Reserve.....	26	119	202	846	40	294	339
Other Reserves.....	0	7	0	0	0	0	0
Undivided Earnings.....	63	205	859	628	49	(4)	355
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>348</b>	<b>2,857</b>	<b>4,650</b>	<b>17,347</b>	<b>970</b>	<b>2,645</b>	<b>5,783</b>

**State Chartered Credit Unions**  
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34 Reporting Figures in Thousands of Dollars	TCUBVIU	Trans West	Tri County	Uintah	Utah Heritage	Utah Power	Utah Prison Employees
<b>ASSETS</b>							
Cash.....	460	5,786	75	1,570	6,802	14,537	747
Loans:							
Unsecured.....	123	5,634	40	187	2,719	11,093	354
Auto.....	254	23,509	41	913	12,607	87,922	1,603
Real Estate.....	0	66,638	0	0	25,592	140,647	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	0	4,585	1	217	6,918	27,403	473
Total Loans.....	377	100,366	82	1,317	47,836	267,065	2,430
LESS: Allowance for Loan Losses.....	22	1,196	5	8	285	741	67
Loans Held for Sale.....	0	1,074	0	0	0	0	0
Total Investments.....	406	17,986	1	523	5,002	309,848	521
Land and Building (Net).....	0	3,227	0	0	882	6,589	0
Other Real Estate Owned.....	0	0	0	0	0	68	0
Other Fixed Assets.....	0	331	0	1	118	786	8
Other Assets.....	12	2,174	1	38	860	7,988	43
<b>TOTAL ASSETS.....</b>	<b>1,233</b>	<b>129,748</b>	<b>154</b>	<b>3,441</b>	<b>61,215</b>	<b>606,140</b>	<b>3,682</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	0	17,343	0	0	7,631	36,090	0
Regular Shares.....	429	32,246	104	2,954	17,514	439,722	1,841
Money Market Shares.....	0	29,745	0	0	2,723	0	0
Certificates of Deposits.....	0	30,976	0	0	22,312	11,738	1,379
IRA / KEOGH & Retirement Accounts.....	0	6,652	0	0	3,932	37,186	147
All Other Shares and Deposits.....	569	1,461	0	0	610	0	0
Total Shares and Deposits.....	998	118,423	104	2,954	54,722	524,736	3,367
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	16	1,328	0
Accounts Payable and Other Liabilities.....	0	1,018	5	2	487	1,646	5
Regular Reserve.....	34	5,294	24	145	2,628	18,043	330
Other Reserves.....	15	4	19	0	0	(2,838)	0
Undivided Earnings.....	186	5,009	2	340	3,362	63,225	(20)
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>1,233</b>	<b>129,748</b>	<b>154</b>	<b>3,441</b>	<b>61,215</b>	<b>606,140</b>	<b>3,682</b>

**Federal Chartered Credit Unions**  
**December 31, 2016**

34 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United Family	Box Elder County	C U P	Cyprus	Deseret First
<b>ASSETS</b>							
Cash.....	1,795,994	861,976	9,380	3,431	298	64,040	54,416
Loans:							
Unsecured.....	1,457,743	691,376	35,223	3,821	428	44,403	23,964
Auto.....	7,637,295	3,108,013	51,956	45,297	2,343	351,847	158,499
Real Estate.....	5,685,326	1,381,328	61,459	8,683	1,582	177,262	215,329
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,295,377	756,955	4,240	8,734	629	66,087	9,226
Total Loans.....	16,075,741	5,937,672	152,878	66,535	4,982	639,599	407,018
LESS: Allowance for Loan Losses.....	170,328	89,749	2,196	176	15	3,842	3,165
Loans Held for Sale.....	93,099	39,477	0	0	0	0	852
Total Investments.....	2,142,170	1,097,548	13,682	38,694	1,101	48,619	84,771
Land and Building (Net).....	535,679	172,503	4,800	3,141	0	19,751	12,357
Other Real Estate Owned.....	42,911	31,565	58	27	0	370	0
Other Fixed Assets.....	84,265	40,880	675	287	3	2,378	2,081
Other Assets.....	475,323	130,559	12,966	2,475	83	19,277	11,117
<b>TOTAL ASSETS.....</b>	<b>21,074,854</b>	<b>8,222,431</b>	<b>192,243</b>	<b>114,414</b>	<b>6,452</b>	<b>790,192</b>	<b>569,447</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	3,000,495	1,431,466	25,366	13,862	199	140,757	138,288
Regular Shares.....	4,642,772	1,726,835	40,779	42,860	3,369	215,996	169,675
Money Market Shares.....	5,116,772	2,265,685	44,222	5,412	0	107,618	105,532
Certificates of Deposits.....	3,232,526	1,301,363	36,739	22,082	1,394	149,796	86,867
IRA / KEOGH & Retirement Accounts.....	1,001,177	463,456	11,768	4,801	310	60,053	24,880
All Other Shares and Deposits.....	1,167,065	25,679	7,925	0	200	25,284	0
Total Shares and Deposits.....	18,160,807	7,214,484	166,799	89,017	5,472	699,504	525,242
Borrowings.....	485,725	0	0	0	0	0	0
Dividends and Interest Payable.....	2,761	2,060	0	7	3	0	190
Accounts Payable and Other Liabilities.....	268,067	161,691	378	157	16	5,827	6,253
Regular Reserve.....	177,152	0	1,590	1,199	205	12,893	12,979
Other Reserves.....	1,022,308	843,892	2,750	13	0	(1,388)	(1,411)
Undivided Earnings.....	958,034	304	20,726	24,021	756	73,356	26,194
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>21,074,854</b>	<b>8,222,431</b>	<b>192,243</b>	<b>114,414</b>	<b>6,452</b>	<b>790,192</b>	<b>569,447</b>

**Federal Chartered Credit Unions**  
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<b>34 Reporting Figures in Thousands Dollars</b>	<b>Desertview</b>	<b>Devils Slide</b>	<b>Dugway</b>	<b>Eastern Utah Community</b>	<b>Federal Family</b>	<b>Gibbons &amp; Reed Employees</b>	<b>Goldenwest</b>
<b>ASSETS</b>							
Cash.....	2,270	3,338	914	10,236	586	557	53,770
Loans:							
Unsecured.....	1,243	105	426	2,915	1,178	98	46,064
Auto.....	7,550	5,179	1,344	28,024	3,878	1,768	358,524
Real Estate.....	5,850	0	0	26,680	7,694	0	417,789
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,417	2,639	420	11,257	894	416	50,401
Total Loans.....	18,060	7,923	2,190	68,876	13,644	2,282	872,778
LESS: Allowance for Loan Losses.....	1,066	89	24	378	133	32	14,530
Loans Held for Sale.....	0	0	0	0	0	0	14,449
Total Investments.....	12,413	285	27	33,369	13,863	2,341	252,835
Land and Building (Net).....	171	170	0	2,136	0	0	37,099
Other Real Estate Owned.....	0	0	0	134	0	0	1,126
Other Fixed Assets.....	151	5	4	373	17	0	4,553
Other Assets.....	426	101	40	1,649	352	45	28,491
<b>TOTAL ASSETS.....</b>	<b><u>32,425</u></b>	<b><u>11,733</u></b>	<b><u>3,151</u></b>	<b><u>116,395</u></b>	<b><u>28,329</u></b>	<b><u>5,193</u></b>	<b><u>1,250,571</u></b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	4,872	0	616	24,152	1,456	0	202,224
Regular Shares.....	5,738	6,251	919	35,263	12,009	3,993	422,194
Money Market Shares.....	12,255	0	0	16,757	5,301	0	144,122
Certificates of Deposits.....	3,677	3,822	575	22,242	3,795	0	231,539
IRA / KEOGH & Retirement Accounts.....	1,815	0	231	6,507	1,468	0	63,056
All Other Shares and Deposits.....	0	122	17	0	0	345	0
Total Shares and Deposits.....	28,357	10,195	2,358	104,921	24,029	4,338	1,063,135
Borrowings.....	0	0	0	0	37	0	500
Dividends and Interest Payable.....	0	0	0	50	0	0	0
Accounts Payable and Other Liabilities.....	20	8	25	454	448	4	16,594
Regular Reserve.....	551	117	71	2,600	2,637	275	15,007
Other Reserves.....	0	100	5	0	(389)	0	154,332
Undivided Earnings.....	<u>3,497</u>	<u>1,313</u>	<u>692</u>	<u>8,370</u>	<u>1,567</u>	<u>576</u>	<u>1,003</u>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>32,425</u></b>	<b><u>11,733</u></b>	<b><u>3,151</u></b>	<b><u>116,395</u></b>	<b><u>28,329</u></b>	<b><u>5,193</u></b>	<b><u>1,250,571</u></b>

**Federal Chartered Credit Unions**  
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<b>34 Reporting Figures in Thousands Dollars</b>	<b>Granite</b>	<b>Granite Furniture Employees</b>	<b>Horizon Utah</b>	<b>Jordan</b>	<b>Logan Cache Rich</b>	<b>Logan Medical</b>	<b>LU 354 I B E W</b>
<b>ASSETS</b>							
Cash.....	17,315	115	7,976	30,507	782	143	1,732
Loans:							
Unsecured.....	11,734	43	7,965	14,086	460	411	843
Auto.....	124,392	538	25,582	47,362	6,745	6,251	10,468
Real Estate.....	161,779	0	33,963	81,935	2,072	4,764	3,695
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,027	91	4,034	12,223	1,165	1,537	3,085
Total Loans.....	302,932	672	71,544	155,606	10,442	12,963	18,091
LESS: Allowance for Loan Losses.....	2,565	11	501	523	46	58	101
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	70,434	4	49,105	60,020	11,111	7,383	3,749
Land and Building (Net).....	6,054	0	3,022	4,192	1,079	0	0
Other Real Estate Owned.....	0	0	0	29	0	0	0
Other Fixed Assets.....	689	0	763	544	41	10	3
Other Assets.....	9,136	3	2,174	4,092	212	249	278
<b>TOTAL ASSETS.....</b>	<b>403,995</b>	<b>783</b>	<b>134,083</b>	<b>254,467</b>	<b>23,621</b>	<b>20,690</b>	<b>23,752</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	59,646	0	22,824	54,842	189	1,237	2,384
Regular Shares.....	85,546	427	28,203	76,348	20,316	10,248	6,583
Money Market Shares.....	151,427	0	39,610	55,497	0	0	4,600
Certificates of Deposits.....	49,495	0	20,252	40,704	0	3,884	5,449
IRA / KEOGH & Retirement Accounts.....	13,200	34	4,703	5,941	0	1,914	1,577
All Other Shares and Deposits.....	293	0	3,720	0	0	0	0
Total Shares and Deposits.....	359,607	461	119,312	233,332	20,505	17,283	20,593
Borrowings.....	0	0	0	0	0	101	0
Dividends and Interest Payable.....	0	0	30	128	0	4	3
Accounts Payable and Other Liabilities.....	4,537	0	345	787	0	41	54
Regular Reserve.....	12,629	52	3,245	4,960	601	293	638
Other Reserves.....	(721)	93	7,600	(1,998)	58	0	2
Undivided Earnings.....	27,943	177	3,551	17,258	2,457	2,968	2,462
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>403,995</b>	<b>783</b>	<b>134,083</b>	<b>254,467</b>	<b>23,621</b>	<b>20,690</b>	<b>23,752</b>

**Federal Chartered Credit Unions**  
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<b>34 Reporting Figures in Thousands Dollars</b>	<b>Midvalley</b>	<b>Mountain America</b>	<b>Nephi Western Employees</b>	<b>North Sanpete</b>	<b>Orem City Employees</b>	<b>Teamsters Local #222</b>	<b>University First</b>
<b>ASSETS</b>							
Cash.....	338	498,232	3,927	108	1,303	148	25,948
Loans:							
Unsecured.....	96	433,944	24	44	172	138	34,230
Auto.....	315	2,351,075	10,530	667	1,044	965	420,535
Real Estate.....	1,504	2,267,095	9,492	0	0	0	198,512
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	315	94,204	4,891	88	154	465	85,883
Total Loans.....	2,230	5,146,318	24,937	799	1,370	1,568	739,160
LESS: Allowance for Loan Losses.....	28	30,679	319	13	15	14	5,486
Loans Held for Sale.....	0	25,339	0	0	0	0	1,940
Total Investments.....	2,982	63,825	2,404	9	926	770	62,291
Land and Building (Net).....	0	188,278	141	0	0	0	15,800
Other Real Estate Owned.....	0	8,299	0	0	0	0	827
Other Fixed Assets.....	1	24,732	18	0	1	3	943
Other Assets.....	69	134,539	304	12	32	39	23,428
<b>TOTAL ASSETS.....</b>	<b>5,592</b>	<b>6,058,883</b>	<b>31,412</b>	<b>915</b>	<b>3,617</b>	<b>2,514</b>	<b>864,851</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	83	344,281	168	0	0	169	172,014
Regular Shares.....	2,792	1,029,376	20,961	693	2,030	1,570	179,639
Money Market Shares.....	0	1,364,950	0	0	0	0	306,447
Certificates of Deposits.....	424	945,628	169	0	1,197	247	80,364
IRA / KEOGH & Retirement Accounts.....	468	244,081	0	0	0	0	24,486
All Other Shares and Deposits.....	0	1,055,516	0	0	0	278	0
Total Shares and Deposits.....	3,767	4,983,832	21,298	693	3,227	2,264	762,950
Borrowings.....	0	485,087	0	0	0	0	0
Dividends and Interest Payable.....	1	0	41	1	0	0	239
Accounts Payable and Other Liabilities.....	0	33,282	129	0	2	2	10,241
Regular Reserve.....	423	63,045	1,656	85	84	95	10,965
Other Reserves.....	0	1,664	0	0	0	0	7,810
Undivided Earnings.....	1,401	491,973	8,288	136	304	153	72,646
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>5,592</b>	<b>6,058,883</b>	<b>31,412</b>	<b>915</b>	<b>3,617</b>	<b>2,514</b>	<b>864,851</b>

**Federal Chartered Credit Unions**  
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<b>34 Reporting Figures in Thousands Dollars</b>	<b>Utah</b>	<b>Utah Community</b>	<b>Utah First</b>	<b>Valley Wide</b>	<b>Varian</b>	<b>Wasatch Peaks</b>	<b>Weber State</b>
<b>ASSETS</b>							
Cash.....	903	88,916	26,149	166	587	20,905	4,583
Loans:							
Unsecured.....	1,140	60,884	22,593	5	667	10,165	6,855
Auto.....	4,265	337,552	66,633	280	3,668	68,030	26,175
Real Estate.....	5,572	321,633	153,791	0	1,597	87,035	47,232
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	887	106,353	6,307	38	543	47,877	4,897
Total Loans.....	11,864	826,422	249,324	323	6,475	213,107	85,159
LESS: Allowance for Loan Losses.....	40	10,733	2,763	5	9	864	161
Loans Held for Sale.....	0	10,834	208	0	0	0	0
Total Investments.....	5,316	166,336	4,397	0	8,447	16,744	6,362
Land and Building (Net).....	148	37,042	14,877	0	0	9,227	3,692
Other Real Estate Owned.....	0	58	276	0	0	144	0
Other Fixed Assets.....	48	2,012	1,026	1	25	1,289	713
Other Assets.....	364	46,953	15,295	5	176	26,684	3,696
<b>TOTAL ASSETS.....</b>	<b><u>18,603</u></b>	<b><u>1,167,840</u></b>	<b><u>308,789</u></b>	<b><u>490</u></b>	<b><u>15,701</u></b>	<b><u>287,236</u></b>	<b><u>104,044</u></b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	2,520	237,579	55,142	0	1,375	46,086	16,696
Regular Shares.....	2,994	298,042	81,885	399	4,280	83,044	21,518
Money Market Shares.....	5,698	329,036	60,588	0	5,130	51,586	35,297
Certificates of Deposits.....	3,026	96,297	43,433	0	1,278	61,642	15,147
IRA / KEOGH & Retirement Accounts.....	1,555	31,818	12,708	0	856	15,165	4,326
All Other Shares and Deposits.....	538	29,398	17,268	0	176	307	0
Total Shares and Deposits.....	16,331	1,022,170	271,024	399	13,095	257,830	92,984
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	2	0	0	0	1	0	0
Accounts Payable and Other Liabilities.....	26	21,921	3,772	3	31	433	587
Regular Reserve.....	409	8,028	15,000	19	560	2,863	1,377
Other Reserves.....	0	(484)	0	0	0	10,080	300
Undivided Earnings.....	1,835	116,205	18,993	69	2,014	16,030	8,796
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>18,603</u></b>	<b><u>1,167,840</u></b>	<b><u>308,789</u></b>	<b><u>490</u></b>	<b><u>15,701</u></b>	<b><u>287,236</u></b>	<b><u>104,044</u></b>

**Out-of-State Credit Unions with Branches in Utah**  
**December 31, 2016**

4 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service
<b>ASSETS</b>					
Cash.....	699,316	88,218	256,731	22,590	331,777
Loans:					
Unsecured.....	1,418,108	142,670	344,263	57,612	873,563
Auto.....	8,208,446	1,018,983	1,605,851	171,255	5,412,359
Real Estate.....	4,924,223	472,269	2,037,640	283,540	2,130,773
Leases Receivable.....	0	0	0	0	0
All Other Members.....	243,123	44,417	36,816	27,353	134,537
Total Loans.....	14,793,900	1,678,339	4,024,570	539,760	8,551,232
LESS: Allowance for Loan Losses.....	155,487	17,581	26,778	5,860	105,267
Loans Held for Sale.....	775	775	0	0	0
Total Investments.....	1,493,080	154,060	812,401	424,857	101,758
Land and Building (Net).....	359,841	32,346	87,713	18,121	221,662
Other Real Estate Owned.....	14,053	928	3,548	560	9,017
Other Fixed Assets.....	79,069	5,623	9,939	1,313	62,195
Other Assets.....	520,224	197,199	126,377	13,254	183,394
<b>TOTAL ASSETS.....</b>	<b>17,804,771</b>	<b>2,139,907</b>	<b>5,294,501</b>	<b>1,014,595</b>	<b>9,355,768</b>
<b>LIABILITIES AND EQUITY</b>					
Deposits:					
Share Drafts.....	2,592,698	431,230	841,762	91,882	1,227,824
Regular Shares.....	3,638,279	463,040	1,443,388	309,577	1,422,274
Money Market Shares.....	2,966,762	331,106	1,712,200	128,794	794,661
Certificates of Deposits.....	4,426,878	574,022	295,203	215,539	3,342,115
IRA / KEOGH & Retirement Accounts.....	1,021,746	112,300	310,121	53,899	545,425
All Other Shares and Deposits.....	399,056	26,409	9,397	0	363,251
Total Shares and Deposits.....	15,045,419	1,938,107	4,612,071	799,691	7,695,550
Borrowings.....	833,433	0	0	66,789	766,644
Dividends and Interest Payable.....	3,007	0	0	0	3,007
Accounts Payable and Other Liabilities.....	199,407	22,769	65,963	5,859	104,816
Regular Reserve.....	156,075	18,530	58,272	19,143	60,130
Other Reserves.....	11,705	17,176	(5,619)	(147)	295
Undivided Earnings.....	1,555,725	143,325	563,814	123,260	725,326
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>17,804,771</b>	<b>2,139,907</b>	<b>5,294,501</b>	<b>1,014,595</b>	<b>9,355,768</b>

**Consolidated Income Statement**  
**State and Federal Chartered Credit Unions**  
**For The Twelve Month Period Ending December 31, 2016**

**34 State and 34 Federal Reporting**  
**Figures in Thousands**

	<u>State</u>	<u>Federal</u>
<b>INTEREST INCOME</b>		
Interest on Loans.....	\$ 43,475	\$ 655,207
LESS: Interest Refund.....	0	8
Income from Investments.....	9,600	38,680
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	53,075	693,879
<b>INTEREST EXPENSES</b>		
Dividends on Shares.....	6,627	79,056
Interest on Deposits.....	2,985	0
Interest on Borrowed Money.....	12	4,630
TOTAL INTEREST INCOME.....	9,624	83,686
Provision for Loan Loss.....	2,074	90,448
NET INTEREST INCOME.....	41,377	519,745
<b>NON-INTEREST INCOME</b>		
Fee Income.....	8,715	200,033
Other Operating Income.....	5,821	245,988
Gain (Loss) on Investments.....	73	482
Gain (Loss) on Disposition of Fixed Assets.....	(104)	1,879
Other Non-operating Income (Expense).....	(542)	2,485
TOTAL NON-INTEREST INCOME.....	13,963	450,867
<b>NON-INTEREST EXPENSE</b>		
Employee Compensation and Benefit.....	22,085	372,273
Travel and Conference.....	469	8,742
Office Occupancy.....	2,677	50,054
Office Operations.....	10,004	124,813
Educational and Promotional.....	912	32,629
Loan Servicing.....	3,744	77,580
Professional and Outside Services.....	1,752	33,860
Member Insurance.....	93	118
Operating Fees.....	348	1,996
Miscellaneous Operating.....	1,661	28,677
TOTAL NON-INTEREST EXPENSE.....	43,745	730,742
NET INCOME.....	<u>\$ 11,595</u>	<u>\$ 239,870</u>
<b>RESERVE TRANSFERS</b>		
Required Transfer to Statutory Reserves.....	\$ 2,056	\$ 125

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# **Industrial Banks**

**State Chartered Industrial Banks**  
June 30, 2017

Name / Phone Number	Address	Organized	President
American Express Centurion Bank 801-945-2000	4315 South 2700 West Salt Lake City, UT 84184	1989	Robert Garinger
BMW Bank of North America, Inc. 801-461-6413	2735 East Parleys Way, Suite 301 Salt Lake City, UT 84109	1999	Phillip A. Masi
Celtic Bank 801-363-6500	268 South State Street, Suite 300 Salt Lake City, UT 84111	2001	Wade L. Newman
Comenity Capital Bank 801-527-2272	2795 E Cottonwood Pkwy, Suite 100 Salt Lake City, UT 84121	2003	Andrea Moss
EnerBank USA 801-736-0320	1245 East Brickyard Road, Ste 600 Salt Lake City, UT 84106	2002	Charles E. Knadler
First Electronic Bank 801-572-4004	2150 South 1300 East, Suite 400 Salt Lake City, UT 84106	2000	John Taylor
LCA Bank Corporation 435-658-5446	1375 Deer Valley Drive, Suite 218 Park City, UT 84060	2006	Timothy V. Talbert
Medallion Bank 801-284-7065	1100 East 6600 South, Suite 510 Salt Lake City, UT 84121	2003	Don Poulton
Merrick Bank Corporation 801-545-6600	10705 South Jordan Gateway, Suite 200 South Jordan, UT 84095	1997	Richard Lake
Optum Bank, Inc. 801-963-6040	2525 Lake Park Boulevard West Valley City, UT 84120	2003	Deborah Culhane
Sallie Mae Bank 801-320-3700	175 South West Temple, Suite 600 Salt Lake City, UT 84101	2005	Paul F. Thome
The Pitney Bowes Bank, Inc. 801-832-4440	1245 East Brickyard Road, Ste 250 Salt Lake City, UT 84106	1998	Sheldon Woods
UBS Bank USA 801-741-0310	299 South Main Street, Suite 2275 Salt Lake City, UT 84111	2003	Lee A. Carter
WebBank 801-456-8350	215 South State Street, Suite 1000 Salt Lake City, UT 84111	1997	Kelly M. Barnett
WEX Bank 801-568-4345	7090 South Union Park Center, Suite 350 Midvale, UT 84047	1998	Kirk S. Weiler

**Branches of State Chartered Industrial Banks****Two Branches of Fifteen Industrial Banks**

June 30, 2017

Name of Industrial Bank Branch	City	County
American Express Centurion Bank .....	Salt Lake City .....	..... Salt Lake
West Valley.....	Salt Lake City .....	..... Salt Lake
Cayman Island.....	Cayman Island, Grand Cayman, British West Indies	
BMW Bank of North America, Inc. ....	Salt Lake City .....	..... Salt Lake
Celtic Bank .....	Salt Lake City .....	..... Salt Lake
Comenity Capital Bank.....	Salt Lake City .....	..... Salt Lake
EnerBank USA.....	Salt Lake City .....	..... Salt Lake
First Electronic Bank .....	Salt Lake City .....	..... Salt Lake
LCA Bank Corporation .....	Park City.....	..... Summit
Medallion Bank.....	Salt Lake City .....	..... Salt Lake
Merrick Bank Corporation .....	South Jordan.....	..... Salt Lake
Optum Bank, Inc. .....	West Valley City .....	..... Salt Lake
Sallie Mae Bank .....	Salt Lake City .....	..... Salt Lake
The Pitney Bowes Bank, Inc. .....	Salt Lake City .....	..... Salt Lake
UBS Bank USA.....	Salt Lake City .....	..... Salt Lake
WebBank .....	Salt Lake City .....	..... Salt Lake
WEX Bank .....	Midvale .....	..... Salt Lake

**Changes in Industrial Banks**

<u>Industrial Banks and Branches:</u>	<u>June 30, 2016</u>	<u>June 30, 2017</u>
Industrial Banks .....	15	15
Branches .....	2	2
Inactive Charters .....	2	1
 <u>Inactive Charters:</u>		
USAA Financial Services Association.....	Commerce Financial .....	05-05-87
 <u>Charters Extinguished:</u>		
Franklin Templeton Credit Corp.....		09-12-16

**State Chartered Industrial Banks  
Application Status Report**

<u>Charter Name:</u>	<u>Date Received</u>	<u>State Approval</u>	<u>FDIC Approval</u>	<u>FDIC Region</u>
Ford Motor Credit/FMCC Auto Bank* .....	09-22-06	Withdrawn	Withdrawn	SF
Social Finance, Inc.....	06-06-17	Pending	Pending	SF
Square, Inc.....	09-07-17	Pending	Pending	SF

\* Charter application withdrawn on 4-20-17.

**State Chartered Industrial Banks**  
June 30, 2017

15 Reporting Figures In Thousands of Dollars	Total Industrial Banks	American Express Centurion BK	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA
<b>ASSETS</b>						
Cash and Due.....	18,969,200	12,731,636	227,265	16,452	684,760	54,118
Securities.....	16,993,816	643,008	2,245,775	6,655	34,105	12,957
Federal Funds Sold.....	61,864	0	100	18,933	0	0
Receivables (Net of Unearned).....	104,906,375	22,593,569	7,417,021	518,600	6,295,331	1,293,296
LESS: Allowance for Losses.....	1,757,404	593,726	32,185	10,496	379,205	18,094
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	101,281	115	3	28,195	48	2,054
Other Real Estate Owned.....	647	0	0	647	0	0
Investments in Unconsolidated Subs...	7,395	7,395	0	0	0	0
Customers' Liability.....	468,425	468,425	0	0	0	0
Intangible Assets.....	477,791	0	0	20,323	95,549	305
Other Assets.....	3,688,276	1,159,783	59,377	20,392	288,379	25,694
<b>TOTAL ASSETS.....</b>	<b>143,917,666</b>	<b>37,010,205</b>	<b>9,917,356</b>	<b>619,701</b>	<b>7,018,967</b>	<b>1,370,330</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	2,644,265	99,233	0	26,531	13,578	0
Deposits (Interest-Bearing).....	108,515,402	25,233,830	5,758,722	414,980	4,514,758	1,173,362
Federal Funds Purchased.....	700,356	0	700,000	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	9,130,568	3,093,187	1,682,767	54,000	1,355,000	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	3,785,048	2,162,699	212,042	18,807	190,191	19,887
<b>TOTAL LIABILITIES.....</b>	<b>124,775,639</b>	<b>30,588,949</b>	<b>8,353,531</b>	<b>514,318</b>	<b>6,073,527</b>	<b>1,193,249</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,232	50	1	100	1	1
Surplus.....	6,186,387	914,886	483,670	6,841	365,635	29,409
Undivided Profits.....	12,917,378	5,506,320	1,080,154	98,442	579,804	147,671
<b>TOTAL EQUITY CAPITAL.....</b>	<b>19,142,027</b>	<b>6,421,256</b>	<b>1,563,825</b>	<b>105,383</b>	<b>945,440</b>	<b>177,081</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>143,917,666</b>	<b>37,010,205</b>	<b>9,917,356</b>	<b>619,701</b>	<b>7,018,967</b>	<b>1,370,330</b>

**State Chartered Industrial Banks**  
June 30, 2017

15 Reporting Figures In Thousands of Dollars	First Electronic Bank	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.	Sallie Mae Bank
<b>ASSETS</b>						
Cash and Due.....	12,520	564	132	149,081	386,144	1,350,130
Securities.....	278	1,351	40,007	38,755	6,418,684	229,479
Federal Funds Sold.....	58	10,089	29,997	350	500	0
Receivables (Net of Unearned).....	5,487	161,708	1,005,542	3,059,222	528,739	16,769,072
LESS: Allowance for Losses.....	0	3,905	54,872	407,570	5,544	207,449
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	380	1	63	2,691	45	66,751
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	351,686	0
Other Assets.....	2,287	435	56,612	300,911	95,473	1,127,112
<b>TOTAL ASSETS.....</b>	<b>21,010</b>	<b>170,243</b>	<b>1,077,481</b>	<b>3,143,440</b>	<b>7,775,727</b>	<b>19,335,095</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	188	1,213	0	378,062	1,334,055	1,614
Deposits (Interest-Bearing).....	8,964	139,730	899,470	2,088,040	5,078,067	14,306,374
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	1,484	0	0	0	2,713,578
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	1,838	7,403	11,064	40,999	424,093	121,402
<b>TOTAL LIABILITIES.....</b>	<b>10,990</b>	<b>149,830</b>	<b>910,534</b>	<b>2,507,101</b>	<b>6,836,215</b>	<b>17,142,968</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	0	2,727	26,303	0	0	0
Common Stock.....	1,705	1	1,000	10	1	1
Surplus.....	13,494	4,999	77,500	52,876	418,699	1,819,304
Undivided Profits.....	(5,179)	12,686	62,144	583,453	520,812	372,822
<b>TOTAL EQUITY CAPITAL.....</b>	<b>10,020</b>	<b>20,413</b>	<b>166,947</b>	<b>636,339</b>	<b>939,512</b>	<b>2,192,127</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>21,010</b>	<b>170,243</b>	<b>1,077,481</b>	<b>3,143,440</b>	<b>7,775,727</b>	<b>19,335,095</b>

**State Chartered Industrial Banks**  
June 30, 2017

<b>15 Reporting Figures In Thousands of Dollars</b>	<b>The Pitney Bowes Bank, Inc.</b>	<b>UBS Bank USA</b>	<b>WebBank</b>	<b>WEX Bank</b>
<b>ASSETS</b>				
Cash and Due.....	21,391	2,986,401	184,381	164,225
Securities.....	397,526	6,877,686	23,883	23,667
Federal Funds Sold.....	0	0	1,831	6
Receivables (Net of Unearned).....	283,121	42,733,002	227,220	2,015,445
LESS: Allowance for Losses.....	3,839	27,109	2,183	11,227
Trading Assets.....	0	0	0	0
Premises and Fixed Assets.....	7	21	895	12
Other Real Estate Owned.....	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0
Customers' Liability.....	0	0	0	0
Intangible Assets.....	0	6,594	0	3,334
Other Assets.....	16,136	240,992	30,150	264,543
<b>TOTAL ASSETS.....</b>	<b>714,342</b>	<b>52,817,587</b>	<b>466,177</b>	<b>2,460,005</b>
<b>LIABILITIES</b>				
Deposits (Noninterest-Bearing).....	45,770	3,749	27,245	713,027
Deposits (Interest-Bearing).....	534,896	46,978,259	331,864	1,054,086
Federal Funds Purchased.....	0	0	0	356
Trading Liabilities.....	0	0	0	0
Other Borrowed Money.....	23,803	16,073	0	190,676
Bank's Liability on Acceptances.....	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	0
Other Liabilities.....	36,962	330,757	10,209	196,695
<b>TOTAL LIABILITIES.....</b>	<b>641,431</b>	<b>47,328,838</b>	<b>369,318</b>	<b>2,154,840</b>
<b>EQUITY CAPITAL</b>				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	1	1	1,109	5,250
Surplus.....	57,588	1,909,965	25,366	6,155
Undivided Profits.....	15,322	3,578,783	70,384	293,760
<b>TOTAL EQUITY CAPITAL.....</b>	<b>72,911</b>	<b>5,488,749</b>	<b>96,859</b>	<b>305,165</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>714,342</b>	<b>52,817,587</b>	<b>466,177</b>	<b>2,460,005</b>

**Consolidated Income Statement  
State Chartered Industrial Banks  
For The Six Month Period Ending June 30, 2017**

**15 Reporting****Figures in Thousands**

	<u>Amount</u>
<b>INTEREST INCOME</b>	
Loans Secured by Real Estate.....	\$ 186,819
Commercial & Industrial Loans.....	343,564
Credit Cards.....	2,107,695
Installment Loans.....	1,341,506
All Other Loans.....	42,139
Income from Financing Receivables.....	7,116
Interest on Balances Due.....	110,075
Securities.....	194,073
Trading Assets.....	0
Interest on Federal Funds.....	324
Other Interest Income.....	<u>2,300</u>
TOTAL INTEREST INCOME.....	<u>4,335,611</u>
<b>INTEREST EXPENSE</b>	
Transaction Accounts.....	1,953
Savings Deposits (Includes MMDAs).....	124,155
Time Deposits of \$100,000 or More.....	2,810
Time Deposits of Less Than \$100,000.....	237,300
Foreign Offices.....	31,943
Federal Funds Purchased.....	4,372
Trading Liabilities & Other Borrowed Money.....	128,058
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>530,591</u>
NET INTEREST INCOME.....	<u>3,805,020</u>
Provision for Loan Loss.....	972,222
<b>NONINTEREST INCOME</b>	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	37,486
Trading Revenue.....	0
Net Servicing Fees.....	52,931
Net Gains (Losses) on Sales of Other Assets.....	(140,269)
Other.....	<u>3,390,618</u>
TOTAL NONINTEREST INCOME.....	<u>3,340,766</u>
Gains (Losses) on Securities.....	(2,658)
<b>NONINTEREST EXPENSE</b>	
Salaries & Employee Benefits.....	216,267
Premises & Fixed Assets.....	17,456
Other.....	<u>2,680,971</u>
TOTAL NONINTEREST EXPENSE.....	<u>2,914,694</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	3,256,212
Applicable Income Taxes.....	1,187,260
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 2,068,952</u>

**State Chartered Industrial Banks**  
**December 31, 2016**

15 Reporting Figures In Thousands of Dollars	Total Industrial Banks	American Express Centurion Bk	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA
<b>ASSETS</b>						
Cash and Due.....	22,334,612	8,861,067	228,484	13,444	610,845	60,064
Securities.....	14,632,301	515,814	2,239,126	6,804	37,237	12,577
Federal Funds Sold.....	54,505	0	100	15,817	0	0
Receivables (Net of Unearned).....	105,333,047	26,618,192	7,407,829	463,289	5,968,850	1,293,614
LESS: Allowance for Losses.....	1,657,675	632,279	27,489	12,554	317,352	15,720
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	95,425	147	0	22,721	58	2,550
Other Real Estate Owned.....	672	0	0	672	0	0
Investments in Unconsolidated Subs...	12,234	12,234	0	0	0	0
Customers' Liability.....	374,300	374,300	0	0	0	0
Intangible Assets.....	494,236	0	0	18,913	108,410	171
Other Assets.....	3,225,369	952,049	74,510	15,010	299,182	24,943
<b>TOTAL ASSETS.....</b>	<b>144,899,026</b>	<b>36,701,524</b>	<b>9,922,560</b>	<b>544,116</b>	<b>6,707,230</b>	<b>1,378,199</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	2,590,184	88,923	0	22,343	11,663	0
Deposits (Interest-Bearing).....	107,438,440	20,886,100	5,622,929	400,149	4,263,026	1,199,895
Federal Funds Purchased.....	781,003	0	781,003	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	12,814,442	7,302,266	1,763,919	13,000	1,375,000	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	53	0	0	0	0	0
Other Liabilities.....	3,065,272	2,118,896	122,041	16,585	183,417	16,616
<b>TOTAL LIABILITIES.....</b>	<b>126,689,394</b>	<b>30,396,185</b>	<b>8,289,892</b>	<b>452,077</b>	<b>5,833,106</b>	<b>1,216,511</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,232	50	1	100	1	1
Surplus.....	6,147,937	914,886	483,670	6,841	365,498	29,409
Undivided Profits.....	12,023,433	5,390,403	1,148,997	85,098	508,625	132,278
<b>TOTAL EQUITY CAPITAL.....</b>	<b>18,209,632</b>	<b>6,305,339</b>	<b>1,632,668</b>	<b>92,039</b>	<b>874,124</b>	<b>161,688</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>144,899,026</b>	<b>36,701,524</b>	<b>9,922,560</b>	<b>544,116</b>	<b>6,707,230</b>	<b>1,378,199</b>

**State Chartered Industrial Banks**  
**December 31, 2016**

15 Reporting Figures In Thousands of Dollars	First Electronic Bank	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.	Sallie Mae Bank
<b>ASSETS</b>						
Cash and Due.....	13,805	570	250	147,454	1,230,174	1,945,276
Securities.....	323	1,501	36,861	39,395	4,940,015	208,603
Federal Funds Sold.....	99	6,297	30,631	255	500	0
Receivables (Net of Unearned).....	3,599	162,364	1,019,901	2,897,090	498,876	15,323,278
LESS: Allowance for Losses.....	0	3,929	54,819	352,205	5,294	184,701
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	500	1	72	2,544	57	65,773
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	359,560	0
Other Assets.....	2,479	414	43,269	261,291	51,918	956,120
<b>TOTAL ASSETS.....</b>	<b>20,805</b>	<b>167,218</b>	<b>1,076,165</b>	<b>2,995,824</b>	<b>7,075,806</b>	<b>18,314,349</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	280	1,424	0	340,403	1,689,858	676
Deposits (Interest-Bearing).....	8,992	135,939	908,889	2,004,045	4,449,078	13,972,585
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	1,257	0	0	0	2,196,709
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	53	0	0	0
Other Liabilities.....	1,794	9,149	5,338	33,247	103,850	141,467
<b>TOTAL LIABILITIES.....</b>	<b>11,066</b>	<b>147,769</b>	<b>914,280</b>	<b>2,377,695</b>	<b>6,242,786</b>	<b>16,311,437</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	0	2,727	26,303	0	0	0
Common Stock.....	1,705	1	1,000	10	1	1
Surplus.....	13,494	4,999	77,500	52,876	392,654	1,807,331
Undivided Profits.....	(5,460)	11,722	57,082	565,243	440,365	195,580
<b>TOTAL EQUITY CAPITAL.....</b>	<b>9,739</b>	<b>19,449</b>	<b>161,885</b>	<b>618,129</b>	<b>833,020</b>	<b>2,002,912</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>20,805</b>	<b>167,218</b>	<b>1,076,165</b>	<b>2,995,824</b>	<b>7,075,806</b>	<b>18,314,349</b>

**State Chartered Industrial Banks**  
**December 31, 2016**

<b>15 Reporting Figures In Thousands of Dollars</b>	<b>The Pitney Bowes Bank, Inc.</b>	<b>UBS Bank USA</b>	<b>WebBank</b>	<b>WEX Bank</b>
<b>ASSETS</b>				
Cash and Due.....	32,101	8,810,918	277,410	102,750
Securities.....	358,713	6,199,675	12,117	23,540
Federal Funds Sold.....	0	0	624	182
Receivables (Net of Unearned).....	312,545	41,715,230	154,932	1,493,458
LESS: Allowance for Losses.....	4,520	31,775	1,483	13,555
Trading Assets.....	0	0	0	0
Premises and Fixed Assets.....	7	18	963	14
Other Real Estate Owned.....	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0
Customers' Liability.....	0	0	0	0
Intangible Assets.....	0	3,182	0	4,000
Other Assets.....	17,353	238,596	19,943	268,292
<b>TOTAL ASSETS.....</b>	<b>716,199</b>	<b>56,935,844</b>	<b>464,506</b>	<b>1,878,681</b>
<b>LIABILITIES</b>				
Deposits (Noninterest-Bearing).....	55,102	4,908	41,733	332,871
Deposits (Interest-Bearing).....	529,292	51,681,896	324,589	1,051,036
Federal Funds Purchased.....	0	0	0	0
Trading Liabilities.....	0	0	0	0
Other Borrowed Money.....	25,855	16,075	0	120,361
Bank's Liability on Acceptances.....	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	0
Other Liabilities.....	33,194	114,626	9,470	155,582
<b>TOTAL LIABILITIES.....</b>	<b>643,443</b>	<b>51,817,505</b>	<b>375,792</b>	<b>1,659,850</b>
<b>EQUITY CAPITAL</b>				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	1	1	1,109	5,250
Surplus.....	57,198	1,910,060	25,366	6,155
Undivided Profits.....	15,557	3,208,278	62,239	207,426
<b>TOTAL EQUITY CAPITAL.....</b>	<b>72,756</b>	<b>5,118,339</b>	<b>88,714</b>	<b>218,831</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>716,199</b>	<b>56,935,844</b>	<b>464,506</b>	<b>1,878,681</b>

**Consolidated Income Statement  
State Chartered Industrial Banks  
For The Twelve Month Period Ending December 31, 2016**

**15 Reporting  
Figures in Thousands**

	<u>Amount</u>
<b>INTEREST INCOME</b>	
Loans Secured by Real Estate.....	\$ 320,441
Commercial & Industrial Loans.....	569,367
Credit Cards.....	3,761,082
Installment Loans.....	2,318,660
All Other Loans.....	119,534
Income from Financing Receivables.....	12,954
Interest on Balances Due.....	111,094
Securities.....	319,508
Trading Assets.....	0
Federal Funds Sold.....	1,957
Other Interest Income.....	<u>2,810</u>
TOTAL INTEREST INCOME.....	<u>7,537,407</u>
<b>INTEREST EXPENSE</b>	
Transaction Accounts.....	3,099
Savings Deposits (Includes MMDAs).....	151,577
Time Deposits of \$100,000 or More.....	19,561
Time Deposits of Less Than \$100,000.....	433,559
Foreign Offices.....	23,938
Federal Funds Purchased.....	5,184
Trading Liabilities & Other Borrowed Money.....	205,088
Subordinated Notes & Debentures.....	<u>9</u>
TOTAL INTEREST EXPENSE.....	<u>842,015</u>
NET INTEREST INCOME.....	<u>6,695,392</u>
Provision for Loan Loss.....	1,648,693
<b>NONINTEREST INCOME</b>	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	68,778
Trading Revenue.....	0
Net Servicing Fees.....	90,897
Net Gains (Losses) on Sale of Other Assets.....	(170,211)
Other.....	<u>6,143,487</u>
TOTAL NONINTEREST INCOME.....	<u>6,132,951</u>
Gains (Losses) on Securities.....	23,187
<b>NONINTEREST EXPENSE</b>	
Salaries & Employee Benefits.....	362,311
Premises & Fixed Assets.....	34,457
Other.....	<u>5,275,642</u>
TOTAL NONINTEREST EXPENSE.....	<u>5,672,410</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	5,530,427
Applicable Income Taxes.....	2,037,340
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 3,493,087</u>

# **Savings and Loan Associations**

**Federally Chartered Savings and Loan Associations  
Headquartered in Utah  
June 30, 2017**

<u>Name / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
American Express Bank, FSB 801-945-3000	4315 South 2700 West Salt Lake City, UT 84184	2000	Jonathan Polk
Synchrony Bank 801-816-4760	170 W Election Road, Ste 125 Draper, UT 84020	1989	Margaret Keane

**Federally Chartered Savings and Loan Associations  
Headquartered in Utah**  
June 30, 2017

2 In-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	American Express Bank, FSB	Synchrony Bank
<b>ASSETS</b>			
Cash and Due.....	22,648,382	10,971,620	11,676,762
Securities.....	2,324,266	438,248	1,886,018
Federal Funds Sold.....	0	0	0
Receivables (Net of Unearned).....	99,600,053	38,098,909	61,501,144
LESS: Allowance for Losses.....	4,837,663	555,126	4,282,537
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	21,219	49	21,170
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	8,591	8,591	0
Customers' Liability.....	538,019	433,000	105,019
Intangible Assets.....	848,655	0	848,655
Other Assets.....	<u>2,377,917</u>	<u>465,659</u>	<u>1,912,258</u>
<b>TOTAL ASSETS.....</b>	<b><u>123,529,439</u></b>	<b><u>49,860,950</u></b>	<b><u>73,668,489</u></b>
<b>LIABILITIES</b>			
Deposits (Noninterest-Bearing).....	304,525	78,888	225,637
Deposits (Interest-Bearing).....	96,386,515	40,406,548	55,979,967
Federal Funds Purchased.....	0	0	0
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	5,000,093	1,058,939	3,941,154
Bank's Liability on Acceptances.....	0	0	0
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	<u>5,822,023</u>	<u>2,349,340</u>	<u>3,472,683</u>
<b>TOTAL LIABILITIES.....</b>	<b><u>107,513,156</u></b>	<b><u>43,893,715</u></b>	<b><u>63,619,441</u></b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1,001	1	1,000
Surplus.....	8,499,298	3,495,945	5,003,353
Undivided Profits.....	<u>7,515,984</u>	<u>2,471,289</u>	<u>5,044,695</u>
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>16,016,283</u></b>	<b><u>5,967,235</u></b>	<b><u>10,049,048</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>123,529,439</u></b>	<b><u>49,860,950</u></b>	<b><u>73,668,489</u></b>

**Consolidated Income Statement**  
**Federal Savings and Loan Associations - Headquartered in Utah**  
**For The Six Month Period Ending June 30, 2017**

**2 Reporting****Figures in Thousands**

	<u>Amount</u>
<b>INTEREST INCOME</b>	
Loans Secured by Real Estate.....	\$ 11
Commercial & Industrial Loans.....	802,922
Credit Cards.....	5,869,797
Installment Loans.....	98,728
All Other Loans.....	29,024
Income from Financing Receivables.....	0
Interest on Balances Due.....	97,207
Securities.....	32,467
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	<u>226</u>
TOTAL INTEREST INCOME.....	<u>6,930,382</u>
<b>INTEREST EXPENSE</b>	
Transaction Accounts.....	18,547
Savings Deposits (Includes MMDAs).....	258,307
Time Deposits of \$100,000 or More.....	33,671
Time Deposits of Less Than \$100,000.....	284,968
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	85,530
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>681,023</u>
NET INTEREST INCOME.....	<u>6,249,359</u>
Provision for Loan Loss.....	2,645,993
<b>NONINTEREST INCOME</b>	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	55
Trading Revenue.....	0
Net Servicing Fees.....	72,662
Net Gains (Losses) on Sales of Other Assets.....	30,274
Other.....	<u>3,848,584</u>
TOTAL NONINTEREST INCOME.....	<u>3,951,575</u>
Gains (Losses) on Securities.....	(759)
<b>NONINTEREST EXPENSE</b>	
Salaries & Employee Benefits.....	556,803
Premises & Fixed Assets.....	13,248
Other.....	<u>4,415,795</u>
TOTAL NONINTEREST EXPENSE.....	<u>4,985,846</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,568,336
Applicable Income Taxes.....	948,546
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 1,619,790</u>

**Federally Chartered Savings and Loan Associations  
Headquartered in Utah  
December 31, 2016**

2 In-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	American Express Bank, FSB	Synchrony Bank
<b>ASSETS</b>			
Cash and Due.....	17,348,734	8,291,729	9,057,005
Securities.....	3,345,559	420,907	2,924,652
Federal Funds Sold.....	0	0	0
Receivables (Net of Unearned).....	100,879,859	40,169,307	60,710,552
LESS: Allowance for Losses.....	4,161,717	531,245	3,630,472
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	24,043	129	23,914
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	14,626	14,626	0
Customers' Liability.....	490,697	416,317	74,380
Intangible Assets.....	771,810	0	771,810
Other Assets.....	2,345,479	487,094	1,858,385
<b>TOTAL ASSETS.....</b>	<b>121,059,090</b>	<b>49,268,864</b>	<b>71,790,226</b>
<b>LIABILITIES</b>			
Deposits (Noninterest-Bearing).....	279,772	83,141	196,631
Deposits (Interest-Bearing).....	92,139,131	37,592,173	54,546,958
Federal Funds Purchased.....	0	0	0
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	5,973,039	2,773,441	3,199,598
Bank's Liability on Acceptances.....	0	0	0
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	6,143,353	2,096,470	4,046,883
<b>TOTAL LIABILITIES.....</b>	<b>104,535,295</b>	<b>42,545,225</b>	<b>61,990,070</b>
<b>EQUITY CAPITAL</b>			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1,001	1	1,000
Surplus.....	8,306,114	3,495,945	4,810,169
Undivided Profits.....	8,216,680	3,227,693	4,988,987
<b>TOTAL EQUITY CAPITAL.....</b>	<b>16,523,795</b>	<b>6,723,639</b>	<b>9,800,156</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>121,059,090</b>	<b>49,268,864</b>	<b>71,790,226</b>

**Consolidated Income Statement**  
**Federal Savings and Loan Associations - Headquartered in Utah**  
**For The Twelve Month Period Ending December 31, 2016**

**2 Reporting****Figures in Thousands**

	<u>Amount</u>
<b>INTEREST INCOME</b>	
Loans Secured by Real Estate.....	\$ 27
Commercial & Industrial Loans.....	1,524,062
Credit Cards.....	10,620,192
Installment Loans.....	121,361
All Other Loans.....	34,810
Income from Financing Receivables.....	0
Interest on Balances Due.....	116,875
Securities.....	44,209
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	<u>572</u>
TOTAL INTEREST INCOME.....	<u>12,462,108</u>
<b>INTEREST EXPENSE</b>	
Transaction Accounts.....	17,737
Savings Deposits (Includes MMDAs).....	446,700
Time Deposits of \$100,000 or More.....	212,015
Time Deposits of Less Than \$100,000.....	418,863
Foreign Offices.....	0
Federal Funds Purchased.....	2
Trading Liabilities & Other Borrowed Money.....	133,602
Subordinated Notes & Debentures.....	<u>10,518</u>
TOTAL INTEREST EXPENSE.....	<u>1,239,437</u>
NET INTEREST INCOME.....	<u>11,222,671</u>
Provision for Loan Loss.....	3,936,881
<b>NONINTEREST INCOME</b>	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	66
Trading Revenue.....	0
Net Servicing Fees.....	156,898
Net Gains (Losses) on Sales of Other Assets.....	1,445,334
Other.....	<u>8,138,967</u>
TOTAL NONINTEREST INCOME.....	<u>9,741,265</u>
Gains (Losses) on Securities.....	23
<b>NONINTEREST EXPENSE</b>	
Salaries & Employee Benefits.....	1,071,741
Premises & Fixed Assets.....	30,540
Other.....	<u>8,455,561</u>
TOTAL NONINTEREST EXPENSE.....	<u>9,557,842</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	7,469,236
Applicable Income Taxes.....	2,761,617
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	<u>\$ 4,707,619</u>

# **Trust Companies**

**Trust Companies**  
June 30, 2017

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

**State Chartered Depository Institutions with Trust Powers**  
June 30, 2017

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

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

Trust Companies and Depository Institutions with Trust Powers:	June 30, 2016	June 30, 2017
Number of Companies with Trust Powers .....	5	5

**Federally Chartered Depository Institutions  
with Trust Powers**

**National Banks with Trust Powers:**

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

**Out of State - State Chartered Banks with Trust Powers:**

Bank of the West – California State Charter

**Federally Chartered Credit Unions Offering Trust Services:**

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

**State Chartered Trust Companies**  
**Statement of Condition**  
As of June 30, 2017

2 Reporting Figures in Dollars	Deseret Trust Company	Steiner Trust Company
<b>ASSETS</b>		
Cash and equivalents.....	\$ 7,689,354	\$ 16,710
Investments.....	5,958,289	40,000
Trust fees receivable.....	33,697	0
Due from affiliates.....	280,807	0
Due from trust accounts.....	275,000	0
Asset accruals.....	49,931	16
Prepaid expenses.....	0	0
Net premises and equipment.....	724,876	0
Intangible assets.....	0	0
Other assets.....	662,197,061	0
Total Assets.....	677,209,015	56,726
<b>LIABILITIES</b>		
Accounts payable.....	2,249,014	500
Due to affiliates.....	1,780,675	0
Due to trust accounts.....	0	0
Liability accruals.....	0	100
Borrowings.....	0	0
Other liabilities.....	126,193,601	0
Deferred income taxes.....	0	0
Total Liabilities.....	130,223,290	600
<b>EQUITY CAPITAL</b>		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	546,985,725	16,126
Total Capital.....	546,985,725	56,126
Total Liabilities and Capital.....	\$ 677,209,015	\$ 56,726

# **Financial Institution Holding Companies**

**Financial Institution Holding Companies Registered  
with Utah Depository Affiliates**  
June 30, 2017

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

\* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered  
with Utah Depository Affiliates**  
June 30, 2017

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

\* Financial holding company per Gramm Leach Bliley Act.

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

June 30, 2017

→Parents of Each Preceding Subsidiary		Location
<b>Registered Holding Company</b>		
↳Utah Affiliate Owned by the Registered Holding Company		
<b>Steel Partners Holdings LP</b>	.....	New York, NY
↳SPH Group LLC	.....	New York, NY
↳WebFinancial Holding Corporation	.....	New York, NY
↳WebBank Holding Corp.	.....	New York, NY
↳WebBank	.....	Salt Lake City, UT
<b>TAB Bank Holdings, Inc.</b>	.....	Salt Lake City, UT
↳Transportation Alliance Bank, Inc.	.....	Ogden, UT
↳UBS AG*	.....	Zurich, Switzerland
↳UBS Americas Holdings LLC	.....	New York, NY
<b>UBS Americas Inc.</b>	.....	Stamford, CT
↳UBS Bank USA	.....	Salt Lake City, UT
<b>WEX Inc.</b>	.....	Portland, ME
↳WEX Bank	.....	Salt Lake City, UT

\* Financial holding company per Gramm Leach Bliley Act.

# **Licensed Money Transmitters**

**Money Transmitters Licensed in Utah**

June 30, 2017

<u>Name</u>	<u>Location</u>
ADP Payroll Services, Inc .....	Roseland, NJ
Adyen, Inc. ....	San Francisco, CA
Airbnb Payments, Inc. ....	San Francisco, CA
Amazon Payments, Inc. ....	Seattle, WA
American Express Prepaid Card Management Corporation.....	Phoenix, AZ
American Express Travel Related Services Company, Inc. ....	New York, NY
Anh Minh Money Transfer, Inc. ....	Westminster, CA
Associated Foreign Exchange, Inc. ....	Woodland Hills, CA
Bannockburn Global Forex, LLC.....	Cincinnati, OH
Barri Money Services, LLC .....	Houston, TX
BBVA Transfer Services, Inc. ....	Houston, TX
Bill.com, Inc. ....	Palo Alto, CA
Blackhawk Network California, Inc. ....	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.) .....	New York, NY
CheckFreePay Corporation.....	Wallingford, CT
Chime, Inc. ....	New York, NY
Circle Internet Financial, Inc. ....	Boston, MA
CoinX, Inc. ....	Fairmount, GA
Comdata TN, Inc. ....	Brentwood, TN
Commonwealth Foreign Exchange, Inc. ....	Providence, RI
Conotoxia, Inc. ....	Chicago, IL
Continental Exchange Solutions, Inc. ....	Buena Park, CA
Continental Express Money Order Co,Inc.....	Santa Ana, CA
Creative Solutions Software Corp. ....	Ann Arbor, MI
Currency Exchange International Corp .....	Orlando, FL
Custom House USA, LLC .....	Englewood, CO
Dahabshil Inc .....	Dublin, OH
Dolex Dollar Express, Inc. ....	Arlington, TX
Electronic Funds Source Llc .....	Ogden, UT
Enramex Inc.....	Wheat Ridge, CO
Facebook Payments Inc. ....	Menlo Park, CA
Finxera, Inc. ....	San Jose, CA
FNC Insurance Agency, Inc. ....	Hagerstown, MD
Girosol Corp. ....	North Miami Beach, FL
Golden Money Transfer, Inc .....	San Diego, CA
Google Payment Corp.....	Mountain View, CA

**Money Transmitters Licensed in Utah**

June 30, 2017

<u>Name</u>	<u>Location</u>
GPS Capital Markets, Inc.....	South Jordan, UT
Green Dot Corporation.....	Pasadena, CA
GroupEx Financial Corporation.....	Sylmar, CA
Hong Lan Services Inc.....	Westminster, CA
HSI USA Inc.....	San Francisco, CA
IDT Payment Services, Inc. ....	Newark, NJ
Incomm Financial Services, Inc. ....	Columbus, GA
Integrated Payment Systems Inc. ....	Atlanta, GA
Intercambio Express, Inc. ....	Elkhart, IN
Intermex Wire Transfer, LLC .....	Miami, FL
Intuit Payments Inc.....	Mountain View, CA
JHA Money Center, Inc. ....	Monett, MO
JPay Inc. ....	Miramar, FL
Keefe Commissary Network, LLC.....	Saint Louis, MO
Klarna Inc. ....	Columbus, OH
Kwik Dollar LLC.....	Houston, TX
Lucky Money, Inc. ....	San Francisco, CA
Maxitransfers Corporation.....	Irving, TX
Mercari, Inc. ....	San Francisco, CA
Metavante Payment Services, LLC.....	Milwaukee, WI
Microsoft Payments, Inc.....	Redmond, WA
Moneydart Global Services Inc. ....	Woodbridge, NJ
MoneyGram Payment Systems, Inc. ....	Minneapolis, MN
NetSpend Corporation .....	Austin, TX
North American Money Transfer, Inc. ....	Stone Mountain, GA
Noventis, Inc. ....	Houston, TX
Official Payments Corporation .....	Elkhorn, NE
Omnex Group, Inc.....	Englewood Cliffs, NJ
Order Express, Inc. ....	Chicago, IL
Pangea USA, LLC.....	Chicago, IL
PayNearMe MT, Inc. ....	Sunnyvale, CA
Payoneer Inc. ....	New York, NY
PayPal, Inc. ....	San Jose, CA
Placid NK Corporation.....	Westbury, NY
Pronto Money Transfer Inc. ....	Manhattan Beach, CA
Rakuten Card USA, Inc.....	San Mateo, CA

**Money Transmitters Licensed in Utah**

June 30, 2017

<u>Name</u>	<u>Location</u>
RealPage Payments Services LLC .....	Richardson, TX
Remitly, Inc. ....	Seattle, WA
Servicio UniTeller, Inc. ....	Rochelle Park, NJ
Sigue Corporation .....	Sylmar, CA
Skrill USA, Inc. ....	New York, NY
Softgate Systems, Inc. ....	Jersey City, NJ
Square, Inc. ....	San Francisco, CA
Stripe Payments Company .....	San Francisco, CA
Tech Friends, Inc. ....	Jonesboro, AR
Tempus, Inc. ....	Washington, DC
The Currency Cloud, Inc. ....	New York, NY
Tiger Commissary Services, Inc. ....	Jonesboro, AR
Tilia Inc. ....	San Francisco, CA
Tipalti, Inc. ....	San Mateo, CA
TouchPay Holdings, LLC .....	Irving, TX
Trans-Fast Remittance LLC.....	New York, NY
Transfermate, Inc. ....	Chicago, IL
TransferWise Inc. ....	New York, NY
Travelex Currency Services Inc. ....	New York, NY
Unidos Financial Services, Inc. ....	Littleton, CO
USForex Inc. ....	San Francisco, CA
VCB Money, Inc. ....	Garden Grove, CA
Viamericas Corporation .....	Bethesda, MD
Western Union Business Solutions (USA), LLC .....	Washington, DC
Western Union Financial Services, Inc. ....	Englewood, CO
World First USA, Inc. ....	Austin, TX
WorldRemit Corp. ....	Denver, CO
YapStone, Inc. ....	Walnut Creek, CA

# **Loan Production Offices**

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

June 30, 2017

<u>Name</u>	<u>Address</u>	<u>City, State</u>
Celtic Bank.....	9939 Hibert Street, #103 .....	San Diego, CA
UBS Bank USA.....	2555 E Camelback Road, Suite 600 .....	Phoenix ,AZ
UBS Bank USA.....	2000 Avenue of the Stars, 7th Floor.....	North LA ,CA
UBS Bank USA .....	2029 Century Park East, Suite 300 .....	Century City ,CA
UBS Bank USA .....	131 S Rodeo Drive, Suite 300.....	Beverly Hills ,CA
UBS Bank USA .....	2185 N California Blvd, Suite 400.....	Walnut Creek ,CA
UBS Bank USA .....	888 San Clemente Dr.....	Newport Beach ,CA
UBS Bank USA .....	1200 Prospect Street, Suite 500 .....	San Diego ,CA
UBS Bank USA .....	555 California Street, 34th floor.....	San Francisco ,CA
UBS Bank USA .....	64 Willow Place, Suite 200.....	Menlo Park ,CA
UBS Bank USA .....	1610 Arden Way, Suite 200 .....	Sacramento ,CA
UBS Bank USA .....	2 Belvedere Place, Suite 220 .....	Mill Valley ,CA
UBS Bank USA .....	725 South Figueroa Street .....	Los Angeles ,CA
UBS Bank USA .....	777 South Figueroa Street, 52nd Floor .....	Los Angeles ,CA
UBS Bank USA .....	4600 South Ulster Street, 7th Floor.....	Denver ,CO
UBS Bank USA .....	One State Street.....	Hartford ,CT
UBS Bank USA .....	750 Washington Blvd .....	Stamford ,CT
UBS Bank USA .....	8 Wright Street .....	Westport ,CT
UBS Bank USA .....	300 Post Road West .....	Westport ,CT
UBS Bank USA .....	1501 K Street NW, Suite 1100 .....	Washington ,DC
UBS Bank USA .....	3801 PGA Boulevard.....	Palm Beach Gardens ,FL
UBS Bank USA .....	440 Royal Palm Way.....	Palm Beach ,FL
UBS Bank USA .....	One Independent Drive .....	Jacksonville ,FL
UBS Bank USA .....	100 South Ashley Drive, Suite 1800.....	Tampa ,FL
UBS Bank USA .....	1800 North Military Trail, Suite 300 .....	Boca Raton ,FL
UBS Bank USA .....	401 E Las Olas Blvd, Suite 2300.....	Fort Lauderdale ,FL
UBS Bank USA .....	150 Second Avenue, Suite 1000.....	St. Petersburg ,FL
UBS Bank USA .....	3455 Peachtree Road NE .....	Atlanta ,GA
UBS Bank USA .....	One North Wacker Drive, 25th Floor.....	Chicago ,IL
UBS Bank USA .....	One Northbrook Place.....	Northbrook ,IL
UBS Bank USA .....	8888 Keystone Crossing, Suite 1000 .....	Indianapolis ,IN
UBS Bank USA .....	11150 Overbrook Road #300 .....	Leawood ,KS
UBS Bank USA .....	1100 Poydras Street, Suite 900 .....	New Orleans ,LA
UBS Bank USA .....	One Post Office Square, 32nd Floor .....	Boston ,MA
UBS Bank USA .....	55 William Street, Suite 300 .....	Wellesley ,MA

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

June 30, 2017

<u>Name</u>	<u>Address</u>	<u>City, State</u>
UBS Bank USA .....	200 Clarendon Street .....	Boston ,MA
UBS Bank USA .....	307 International Circle, Suite 440 .....	Hunt Valley ,MD
UBS Bank USA .....	500 East Pratt Street .....	Baltimore ,MD
UBS Bank USA .....	325 North Old Woodward Avenue .....	Birmingham ,MI
UBS Bank USA .....	80 South 8th Street, 30th floor .....	Minneapolis ,MN
UBS Bank USA .....	17107 Chesterfield Airport Road .....	Chesterfield ,MO
UBS Bank USA .....	6100 Fairview Road.....	Charlotte ,NC
UBS Bank USA .....	3737 Glenwood Avenue .....	Raleigh ,NC
UBS Bank USA .....	One Valmont Plaza .....	Omaha ,NE
UBS Bank USA .....	10801 West Charleston Blvd, Suite 400 .....	Las Vegas ,NV
UBS Bank USA .....	One Jericho Plaza .....	Jericho ,NY
UBS Bank USA .....	225 Broadhollow Road .....	Melville ,NY
UBS Bank USA .....	1285 Avenue of the Americas .....	New York ,NY
UBS Bank USA .....	440 S Warren St.....	Syracuse ,NY
UBS Bank USA .....	400 Linden Oaks #5 .....	Rochester ,NY
UBS Bank USA .....	299 Park Avenue.....	New York ,NY
UBS Bank USA .....	200 Park Avenue, 18th Floor.....	New York ,NY
UBS Bank USA .....	1251 Avenue of the Americas 2nd Floor .....	New York ,NY
UBS Bank USA .....	590 Madison Avenue.....	New York ,NY
UBS Bank USA .....	8044 Montgomery Road, Suite 200W .....	Cincinnati ,OH
UBS Bank USA .....	30050 Chagrin Boulevard.....	Pepper Pike ,OH
UBS Bank USA .....	180 Market Street, Suite 200.....	New Albany ,OH
UBS Bank USA .....	1735 Market Street, 36th Floor.....	Philadelphia ,PA
UBS Bank USA .....	5600 Walnut Street .....	Pittsburgh ,PA
UBS Bank USA .....	4000 Town Center Blvd, Suite 100.....	Pittsburgh ,PA
UBS Bank USA .....	3102 West End Avenue, Suite 500 .....	Nashville ,TN
UBS Bank USA .....	98 San Jacinto Blvd.....	Austin ,TX
UBS Bank USA .....	7250 Dallas Parkway, 12th Floor.....	Plano ,TX
UBS Bank USA .....	4400 Post Oak Parkway, Suite 1700.....	Houston ,TX
UBS Bank USA .....	100 Crescent Court .....	Dallas ,TX
UBS Bank USA .....	301 Commerce Street Suite 2800.....	Fort Worth ,TX
UBS Bank USA .....	601 108th Avenue NE #2000 .....	Bellevue ,WA
UBS Bank USA .....	925 Fourth Avenue, Suite 2000.....	Seattle ,WA

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

June 30, 2017

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

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

June 30, 2017

<u>Name</u>	<u>Out of State Depository Location</u>
Bank of England, DBA ENG Lending.....	Little Rock, Arkansas
Goldman Sachs Bank USA.....	New York, New York
Homestreet Bank .....	Seattle, Washington
M&T Bank .....	Buffalo, New York
MB Financial Bank, NA .....	Rosemont, Illinois
Meadows Bank.....	Las Vegas, Nevada
Silicon Valley Bank.....	Santa Clara, California
Sunwest Bank .....	Irvine, California
Umpqua Bank .....	Portland, Oregon

# **Independent Escrow Agents**

**Independent Escrow Agents Registered in Utah**

June 30, 2017

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

# **Non- Depository Lenders**

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

Name	City, State	C	D	T	I
1stChoiceMoney.com.....	EI Segundo, CA .....			X	
3 Amigos Market.....	St George, UT .....		X		
800loanmart.com .....	Van Nuys, CA .....			X	X
A & A Check Cashing House .....	Rock Springs, WY .....		X		
A & A Quick Loans .....	Taylorsville, UT .....		X		
A & B Quick Loans .....	Salt Lake City, UT .....		X		
Advance America Cash Advance Centers.....	Spartanburg, SC .....		X	X	X
Advanced Money Express LLC.....	Midvale, UT .....			X	
Advantage Pawn & Sports .....	Ephraim, UT.....		X	X	
Affordable Title Loans LLC .....	West Valley City, UT .....			X	
American Title Loans .....	Salt Lake City, UT .....			X	
Approved Financial, Inc.....	Miami, FL .....			X	X
Armandos Mercado, LLC .....	Heber City, UT .....		X		
ATM Title Loans.....	St George, UT .....			X	
Awesome Title Loans LLC .....	Salt Lake City, UT .....		X	X	X
Barrett's Foodtown .....	Salina, UT .....		X		
Beehive Check Exchange LLC .....	Wendover, UT .....			X	
Beneficial Lending Solutions of Utah, LLC.....	Dublin, OH .....		X		X
Buckeye Title Loans of Utah LLC .....	Overland Park, KS .....			X	
Cash 2-U .....	Washington, UT.....		X		
Cash for Titles.....	St George, UT .....			X	
Cash Out Title Loans .....	St George, UT .....			X	
CashCentral.com .....	Dublin, OH .....		X		X
CashFactoryUSA.com .....	Las Vegas, NV .....		X		X
Cash-It.....	Moab, UT .....		X	X	
CashNetUSA.com.....	Chicago, IL.....		X		X
CashStore/GetCashASAP .....	Irving, TX .....			X	
Cedar Post Pawn Shop.....	St George, UT .....			X	
Cedar Post Trading Co .....	Kanab, UT .....			X	
Check City Check Cashing .....	Provo, UT.....	X	X	X	
Check Tech Inc.....	Logan, UT .....		X	X	
CheckCity.com.....	Provo, UT .....		X		X
CheckNGo.com.....	Cincinnati, OH.....	X	X		X
Checks - Mate.....	Ogden, UT .....		X		
Checksmart.com.....	Overland Park, KS .....		X	X	
Chek Line Inc .....	West Valley City, UT .....		X	X	X
Chivo Check Cashing .....	Hurricane, UT .....		X		

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

Name	City, State	C	D	T	I
CVPD Holdings, LLC.....	Providence, UT .....		X	X	
Debit Pay Solutions, LLC .....	Logan, UT .....		X		X
Discount Pawn LLC.....	St George, UT .....			X	
Discount Title Loans .....	Midvale, UT .....			X	
Dixie Check Cashing LLC .....	St George, UT .....	X			
Dollar Loan Center .....	Las Vegas, NV .....			X	X
El Centenario Market, LLC.....	West Valley City, UT .....		X		
El Mercadito .....	Payson, UT .....		X		
Envios Express .....	Provo, UT .....		X		
Essential Lending Inc.....	Fort Worth, TX .....	X		X	
E-Z Loans of Utah.....	Salt Lake City, UT .....		X		
Family First Loans LLC .....	San Francisco, CA.....	X			X
Family Pawn.....	St George, UT .....			X	
Fast Track Title Loans .....	St George, UT .....			X	
Fastbucks.....	Dallas, TX .....			X	
Golden Plug/Money Express.....	Provo, UT .....		X	X	
Harmons Grocery Stores .....	West Valley City, UT .....		X		
hpdlloans.com.....	Sacramento, CA .....		X		X
IAC Latin Market .....	West Valley City, UT .....			X	
Instant Cash Flow .....	Logan, UT .....		X	X	X
Instant Money One Inc .....	Kearns, UT .....	X	X	X	
Intermex Wire Transfer, LLC .....	Miami, FL .....		X		
Jiffy Enterprises Inc.....	Vernal, UT .....		X		
Joyas Robles Inc.....	Salt Lake City, UT .....		X		
K & C Store .....	Bluff, UT .....		X		
K & J Auto Inc .....	Bountiful, UT .....				X
KGLC Inc.....	West Valley City, UT .....		X		
Kims Market.....	Ogden, UT .....			X	
Kwick Stop #1 .....	Ogden, UT .....			X	
Kwick Stop #2 .....	Ogden, UT .....			X	
La Manzanita Market.....	Salt Lake City, UT .....		X		
La Pico Market.....	Kearns, UT .....		X		
Latino Cash Center .....	West Valley City, UT .....	X	X		
LendNation.....	Overland Park, KS .....		X	X	X
Lendup.com .....	San Francisco, CA.....		X		X
Loan Max .....	Alpharetta, GA .....			X	
LoanByPhone.com .....	Cleveland, TN .....		X		X

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

Name	City, State	C	D	T	I
Loans for Less .....	Salt Lake City, UT .....			X	
Mariner Finance, LLC.....	Nottingham, MD .....			X	
Marisa's Fashions & Market.....	Salt Lake City, UT .....		X		
Mason Title Loans.....	Midvale, UT .....			X	
Money Access Inc .....	Provo, UT .....	X	X	X	
Money Mart & DFC Partners.....	Malvern, PA .....	X			X
Money4youpaydayloans.com .....	Roy, UT .....		X		X
MoneyKey.com .....	Wilmington, DE .....		X		X
Mr Loan .....	South Ogden, UT .....		X	X	
Mr. Payroll .....	Beaver, UT .....		X		
Multiservicios Maya Inc .....	Salt Lake City, UT .....		X		
MyPaydayLoan.com.....	Reno, NV .....		X		X
Northern Utah Car Credit, LLC .....	North Logan, UT .....				X
Ok Finance & Rentals .....	Orem, UT .....		X		
Parachute Pay Loans, LLC .....	Salt Lake City, UT .....		X		X
Pawn Plus Inc .....	Cedar City, UT .....		X	X	
Perez Market.....	West Valley City, UT .....		X		
Phoenix Loans L.L.C.....	Reno, NV .....		X		X
Prestamos LLC .....	Magna, UT .....				X
Préstamós Rapidos de Pablo Juan.....	Midvale, UT .....				X
Quick Cash .....	North Salt Lake, UT .....			X	
Quik Pik Market.....	West Valley City, UT .....		X		
QuikCheck.com .....	Logan, UT .....	X	X	X	X
Rapid Cash Financial .....	Logan, UT .....		X		
Ready Money .....	Wausau, WI .....		X	X	
Ruelas Envios y Multiservicios LLC .....	Salt Lake City, UT .....		X		
Safi Yellow Store Inc .....	Salt Lake City, UT .....		X		
Salavida Title Loans LLC .....	West Valley City, UT .....				X
Security Title Loans & Financial Company .....	Midvale, UT .....				X
Sedamas, Inc. ....	Orem, UT .....		X		
Serendepity Lending LLC.....	Ogden, UT .....		X		X
Sky Group USA, LLC .....	Miami, FL .....		X		X
SLCUT Title Loans.....	West Valley City, UT .....				X
Smith's Food & Drug Centers, Inc. ....	Cincinnati, OH .....		X		
Solucion Hispana .....	Orem, UT .....		X		
Speedy Market 4 U Inc.....	Salt Lake City, UT .....		X		
Stop & Go Market .....	Ogden, UT .....				X

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

Name	City, State	C	D	T	I
Sunset Finance .....	Sunset, UT .....			X	
Super Cash Loan Center LLC .....	Orem, UT .....			X	
Super Groceries, Inc .....	Ogden, UT .....		X		
Tienda El Paraiso .....	St George, UT .....		X		
Title Buddy .....	Salt Lake City, UT .....			X	
Title Pro .....	Savannah, GA .....			X	
TitleMax of Utah .....	Savannah, GA .....			X	X
Transwest Equities .....	Baton Rouge, LA .....			X	
TravelCenters of America .....	Westlake, OH .....		X		
Turbotitleloan.com .....	Chicago, IL .....			X	X
USA Cash Services .....	Ogden, UT .....		X	X	
USACashServices.com .....	Ogden, UT .....		X		X
Utah Money Center .....	Provo, UT .....			X	
Utah Money Store LLC .....	Sandy, UT .....			X	
Utah Money Store of Salt Lake LLC .....	Salt Lake City, UT .....			X	
Utah Title Loans Inc .....	Atlanta, GA .....			X	X
V & A Taxes and Translations LLC .....	Park City, UT .....		X		
VillaCell USA .....	Pleasant Grove, UT .....		X		
Wal-Mart Stores Inc .....	Bentonville, AR .....			X	
Wilshire Consumer Credit .....	Los Angeles, CA .....			X	X
Winco Foods LLC .....	Boise, ID .....		X		
www.Advanceamerica.net .....	Wilmington, DE .....			X	X
Yama & Son Jewelry & Pawn .....	Moab, UT .....		X		

Total: 52 50 61 32

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**Note:** Some registered lenders have one or more branches. There are 462 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 – 39 institutions reporting**

1. The average deferred deposit loan amount that the deferred deposit lender extended.....	\$406
2. For deferred deposit loans paid in full, the average number of days a deferred deposit loan is outstanding for the duration of time that interest is charged .....	31 Days
3. The minimum and maximum dollar amount of interest and fees charged by the deferred deposit lender for a deferred deposit loan of \$100 with a loan term of seven days .....	\$0 - \$27*
4. The total number of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to subsection 7-23-401(3)(b) .....	3,819
5. Of the persons to whom the deferred deposit lender extended a deferred deposit loan, the average percentage that entered into an extended payment plan under Section 7-23-403.....	8.47%
6. The total dollar amount of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to Subsection 7-23-401(3)(b) .....	\$1,564,764
7. The average annual percentage rate charged on deferred deposit loans.....	484.76%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender.....	\$343
9. The number of deferred deposit loans carried to the maximum 10 weeks .....	53,293
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks .....	\$21,873,110
11. The number of deferred deposit loans not paid in full at the end of 10 weeks .....	45,114
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks.....	\$18,550,800
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan .....	3.35%
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 .....	53.53%
(b) one payment .....	19.26%
(c) two payments.....	7.73%
(d) three payments .....	9.11%
(e) four payments.....	0.83%
(f) five payments.....	0.78%
(g) six payments.....	0.08%
(h) seven payments.....	0.28%
(i) eight payments .....	2.06%
(j) nine payments .....	0.39%
(k) ten or more payments .....	5.95%

\* The Annual Percentage Rate (APR) calculation for interest charged in this range is 0 percent APR to 1,407.86 percent APR.

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

1. The total number of written complaints concerning issues material to deferred deposit loan transactions received by the department in a calendar year from persons who have entered into a deferred deposit loan with a deferred deposit lender ..... 6

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

- A) The number of complaints the department considers resolved; ..... 5  
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; ..... 1  
B) The number of complaints the department considers unresolved; ..... 0

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# **Regulated Mortgage and Consumer Lenders**

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

There are approximately 212 regulated mortgage lenders, brokers, and servicers registered to do business in Utah. These regulated mortgage entities are required to file under the Nationwide Mortgage Licensing System (NMLS) by December 31st of each year. A list of these entities can be viewed on the NMLS consumer access website at [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).

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

There are approximately 1,186 consumer lenders who have notified the Department they are conducting business in Utah by extending credit to Utah consumers. These lenders renew their Consumer Credit Notification every calendar year. The Consumer Credit notification expires annually on January 31st , if not renewed. The current list of consumer lenders can be viewed on the Department's website at [dfi.utah.gov](http://dfi.utah.gov).