

FORTIETH ANNUAL AND SEVENTY-FOURTH

**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, 2019 to June 30, 2020

**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 Fortieth Annual and Seventy-Fourth Report of the Department of Financial Institutions for the period July 1, 2019 to June 30, 2020. I do hereby certify by oath that a detailed statement of all fees and other moneys received by the department during this period are included herein.

Respectfully submitted,

G. Edward Leary
COMMISSIONER

Subscribed and sworn to before me this

1st day of October, 2020.

Emily P. Stanton
Notary Public

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

TABLE OF CONTENTS**DEPARTMENT OF FINANCIAL INSTITUTIONS**

History	1
Commissioners	12
Organization Chart.....	13
Appropriation and Expenditures.....	14
Cash Receipts.....	15
Accreditations.....	16
Legal Holidays.....	16
Website Information.....	16

GENERAL AND STATISTICAL INFORMATION OF FINANCIAL INSTITUTIONS

Trend of State Chartered Assets and Number of Institutions as of December 31, 2019.....	17
Comparative of State Chartered Assets and Number of Branches as of June 30, 2020.....	18
Comparative of Utah Depository Institutions Total Assets as of June 30, 2020	19

REGULATED INDUSTRIES

Banks	21
Credit Unions	49
Industrial Banks.....	89
Savings and Loan Associations	101
Trust Companies.....	109
Financial Institution Holding Companies	113
Loan Production Offices.....	117
Licensed Money Transmitters	121
Independent Escrow Agents	127
Non-Depository Lenders	129
Regulated Mortgage and Consumer Lenders.....	137

Department History

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

<u>DATE</u>	<u>EVENT</u>
2019	<p>H.B. 95, "Bad Check Fee Amendments" amended Sections 1 and 2 of Chapter 15, Dishonored Instruments, of Title 7, increasing the amount of collection costs which the issuer of a dishonored check is liable from \$20 to \$35. Effective May 14, 2019.</p> <p>H.B. 378, "Regulatory Sandbox" enacted Chapter 55, Regulatory Sandbox Program, of Title 13, Commerce and Trade, established a regulatory sandbox program under the administration of the Department of Commerce. The bill directs that a financial entity normally regulated by Title 7, Financial Institutions Act, which has been approved for entry into the regulatory sandbox program, be allowed to temporarily test an innovative product or service on a limited basis without otherwise being licensed or authorized to act under the laws of the state. Effective May 14, 2019.</p> <p>S.B. 86, "Savings Promotion Programs" enacted Section 619 of Part 6, Deposit Accounts, of Chapter 1, General Provisions, of Title 7, permitting depository institutions to conduct promotional programs to encourage savings deposits. Qualified account holders may be offered the chance to win a designated prize by completing a qualifying transaction. Certain restrictions and limitations apply. Effective May 14, 2019.</p> <p>S.B. 213, "Blockchain Technology Act" amended Section 102, Definitions, of Chapter 25, Money Transmitter Act, of Title 7 to include a definition of what "blockchain", "blockchain technology", and "blockchain token" means. The amendments also exempted money transmission from the definition of a blockchain token. Effective May 14, 2019.</p>
2020	<p>H.B. 10, 6th Substitute, "Boards and Commissions Amendments" established sunset provisions for the Board of Financial Institutions, under subsection 7-1-203 (July 1, 2021), the Board of Bank Advisors, under subsection 7-3-40 (July 1, 2022), and the Board of Credit Union Advisors, under subsection 7-9-43 (July 1, 2023). Each board will be reviewed by the legislature prior to its sunset date to determine if the board should be repealed or renewed. Effective May 12, 2020.</p> <p>H.B. 319, 3rd Substitute, "Consumer Lending Amendments" amended Chapter 23 of Title 7, restricting lenders from avoiding the requirement of executing an extended payment plan under subsection 7-23-403(1)(c) by extending an interest-bearing loan within seven days before the day on which the 10-week period ends. The bill also amends registration requirements, report requirements, and operational requirements for Deferred Deposit Lenders, and amends the Commissioner's annual reporting requirements regarding deferred deposit lending. Effective May 12, 2020.</p>

Department History (*Continued*)

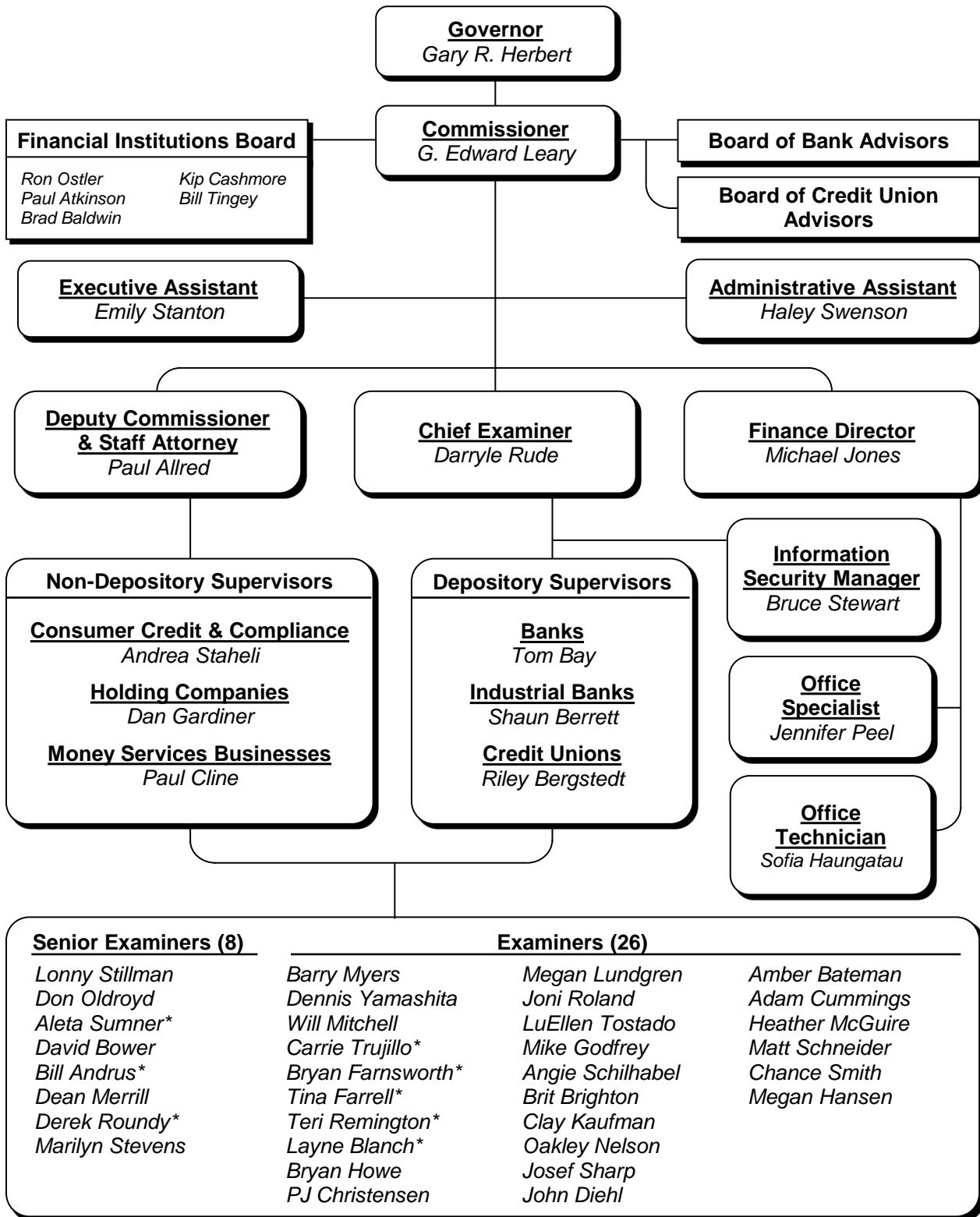
<u>DATE</u>	<u>EVENT</u>
2020 <i>(Continued)</i>	H.B. 459, 5th Substitute, "Financial Exploitation Prevention Act, enacts Chapter 26 of Title 7, containing definitions of a covered financial institution, vulnerable adult, and financial exploitation. The bill permits a covered financial institution to delay certain transactions and notify a law enforcement agency or Adult Protective Services under certain circumstances. It also grants immunity to a covered financial institution, except under certain circumstances. Effective May 12, 2020.

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 20, 2020



Appropriations**July 1, 2019 to June 30, 2020****Total Appropriation for the Period Shown..... \$ 8,101,900****Expenditures****July 1, 2019 to June 30, 2020**

Personnel Services 3,880,061

Employer's Contributions:

 Retirement..... 900,679
 Other Employment Benefits 1,357,367

Travel Expense 182,972

Current Expense 392,239

Office Lease..... 226,870

Data Processing..... 194,122

Capital Outlay - 0 -

Passthrough Payments..... - 0 -

Total Expenditure 7,134,310

Balance of Appropriation Unexpended Lapsed to Restricted Fund 967,590

Total Expenditure for the Period Shown..... \$ 8,101,900

Cash Receipts**July 1, 2019 to June 30, 2020****Asset Based Fees:**

Banks	\$ 3,942,988
Credit Unions	296,509
Industrial Banks.....	2,937,646

Annual Registration / Licensing Fees:

Regulated Lenders.....	120,200
Mortgage Servicers	61,300
Financial Institution Holding Companies	6,200
Money Management Certification.....	12,000
Money Transmitters	26,400
Check Cashers and Deferred Deposit Lenders.....	37,500

Application Fees:

Applications.....	15,000
Securities	- 0 -

Examination Fees:

Deferred Deposit Lenders, Title Lenders, and Trust Companies	66,943
--	--------

Miscellaneous Fees:

Miscellaneous	14,950
---------------------	--------

Total Deposited with the State Treasurer **\$ 7,537,636**

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 both CSBS and NASCUS in March of 2020.

Utah Depository Institutions

Legal Holidays

Every Sunday is a legal holiday.

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

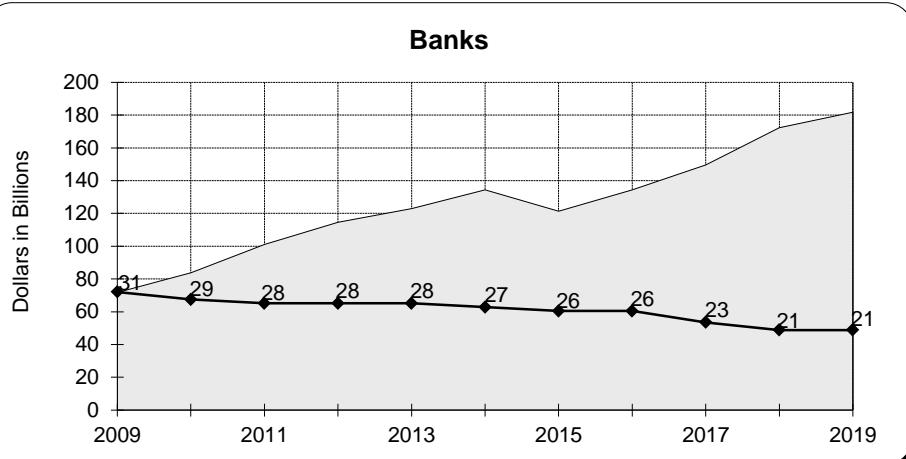
Department of Financial Institutions Official Website

dfi.utah.gov

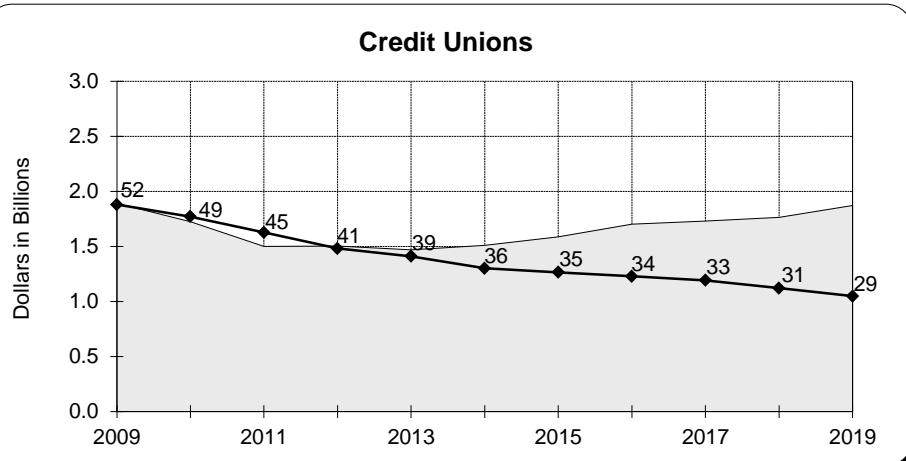
The department's website provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

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

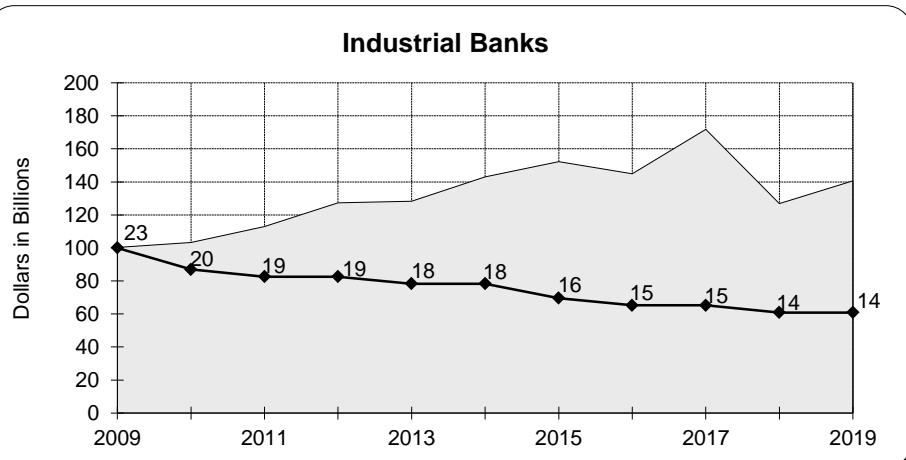
Year End	No.	Banks Assets
2009	31	71,767,659
2010	29	83,774,106
2011	28	101,047,357
2012	28	114,588,963
2013	28	122,928,374
2014	27	134,394,781
2015	26	121,355,018
2016	26	134,369,174
2017	23	149,600,482
2018	21	172,305,778
2019	21	181,771,517



Year End	No.	Credit Unions Assets
2009	52	1,891,906
2010	49	1,724,316
2011	45	1,500,082
2012	41	1,503,476
2013	39	1,468,979
2014	36	1,509,818
2015	35	1,587,072
2016	34	1,702,032
2017	33	1,730,375
2018	31	1,763,969
2019	29	1,871,812



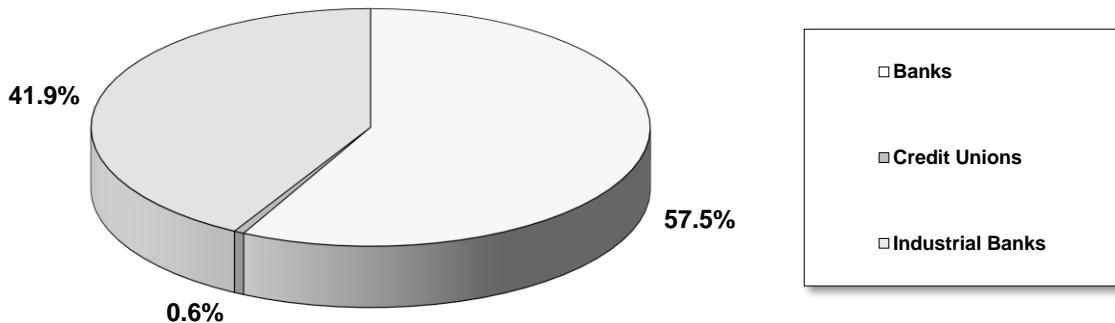
Year End	No.	Industrial Banks Assets
2009	23	100,296,002
2010	20	103,286,249
2011	19	112,943,130
2012	19	127,311,188
2013	18	128,274,061
2014	18	143,027,910
2015	16	152,251,642
2016	15	144,899,026
2017	15	171,802,549
2018	14	126,833,483
2019	14	140,609,533



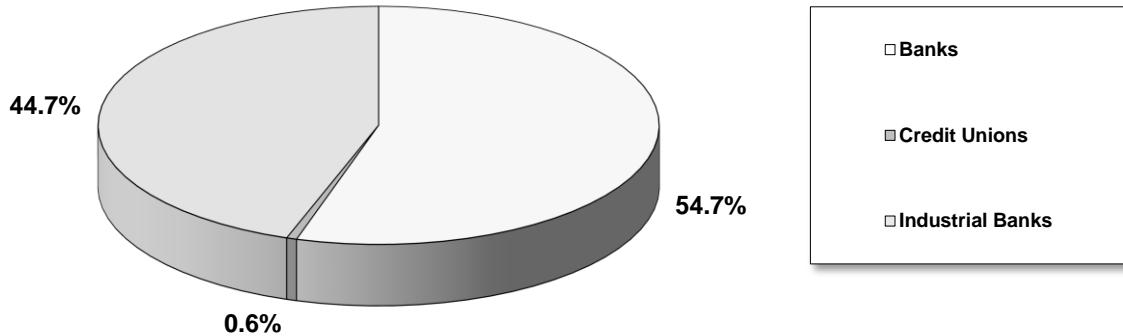
Comparative Schedule of State Chartered Institutions as of Fiscal Year-End
(Dollars in Thousands)

Industry	June 30, 2019			June 30, 2020			Increase or (Decrease)
	Number of Institutions	Number of Branches	Total Assets	Number of Institutions	Number of Branches	Total Assets	
State Banks.....	21	105	177,596,987	21	111	191,695,868	14,098,881
Credit Unions.....	30	35	1,823,018	29	34	2,047,483	224,465
Industrial Banks.....	14	0	129,374,854	14	0	156,473,472	27,098,618
TOTALS.....	<u>65</u>	<u>140</u>	<u>308,794,859</u>	<u>64</u>	<u>145</u>	<u>350,216,823</u>	<u>41,421,964</u>

Total Assets Distribution - June 30, 2019



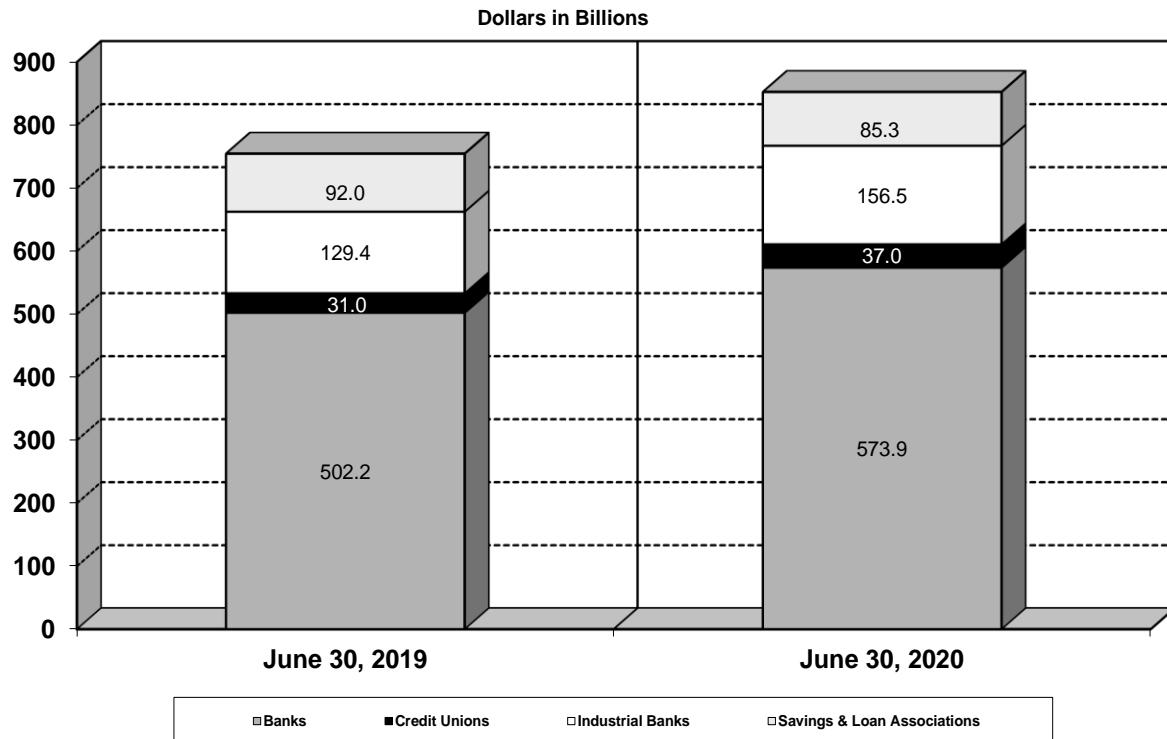
Total Assets Distribution - June 30, 2020



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

	June 30, 2019		June 30, 2020		<u>Percent of Change</u>
	<u>Number of Institutions</u>	<u>Total Assets</u>	<u>Number of Institutions</u>	<u>Total Assets</u>	
Commercial Banks					
State.....	21	177,596,987	21	191,695,868	7.9%
National.....	3	324,601,260	3	382,157,592	17.7%
Total.....	<u>24</u>	<u>502,198,247</u>	<u>24</u>	<u>573,853,460</u>	14.3%
Credit Unions					
State.....	30	1,823,018	29	2,047,483	12.3%
Federal.....	31	29,175,222	31	34,966,465	19.8%
Total.....	<u>61</u>	<u>30,998,240</u>	<u>60</u>	<u>37,013,948</u>	19.4%
Industrial Banks					
Total State.....	14	129,374,854	14	156,473,472	20.9%
Savings & Loan Associations					
Total Federal.....	1	92,028,000	1	85,264,000	-7.3%
TOTALS.....	<u>100</u>	<u>754,599,341</u>	<u>99</u>	<u>852,604,880</u>	13.0%

Total Assets Comparison



**This Page
Intentionally
Left Blank**

Banks

State Chartered Banks
June 30, 2020

Bank / Phone Number	Address	Organized	President
Ally Bank 801-790-5000	200 West Civic Center Drive, Suite 201 Sandy, UT 84070	2004	Jeffrey Brown, CEO
Altabank 801-756-7681	33 East Main Street American Fork, UT 84003-2360	1913	Len Williams
Bank of Utah 801-409-5000	2605 Washington Boulevard Ogden, UT 84401-0231	1952	Douglas L. DeFries
Brighton Bank 801-943-6500	7101 Highland Drive Salt Lake City, UT 84121-3703	1978	Robert M. Bowen
Cache Valley Bank 435-753-3020	101 North Main Street Logan, UT 84321-3917	1975	N. George Daines, Chairman
Capital Community Bank 801-356-6699	3280 North University Avenue Provo, UT 84604	1993	Michael Watson
Central Bank 801-375-1000	75 North University Avenue Provo, UT 84601	1891	Mark W. Packard
Continental Bank 801-595-7000	15 West South Temple, Ste 300 Salt Lake City, UT 84101	2003	Nathan J. Morgan
FinWise Bank 801-545-6000	756 Winchester Street 1 st Floor Murray, UT 84107	2000	Kent Landvatter
First Utah Bank 801-272-9454	3826 South 2300 East Salt Lake City, UT 84109-3499	1978	Brad R. Baldwin
Grand Valley Bank 435-654-7400	2 South Main Street Heber City, UT 84032	1983	David Armbruster
Green Dot Bank 801-374-9500	1675 North 200 West Provo, UT 84604-2540	1978	Greg Quarles
Holladay Bank & Trust 801-272-4275	2020 East 4800 South Holladay, UT 84117-5171	1973	Katie Spratling
Home Savings Bank 801-487-0811	3539 S Main Street Salt Lake City, UT 84165	1979*	John G. Sorensen Jr.
Liberty Bank 801-355-7411	326 South 500 East Salt Lake City, UT 84102-4022	1992*	Kendall E. Phillips

* Date converted to a state chartered bank

State Chartered Banks
June 30, 2020

Bank / Phone Number	Address	Organized	President
Marlin Business Bank 888-479-9111	2795 East Cottonwood Parkway, Suite 120 Salt Lake City, UT 84121	2008	Scott Simmons
Prime Alliance Bank 801-296-2200	1868 South 500 West Woods Cross, UT 84087	2004	Michael Ward
Rock Canyon Bank 801-222-9006	215 West 2230 North Provo, UT 84604	1991	R. Tod Monsen
State Bank of Southern Utah 435-865-2300	377 North Main Street Cedar City, UT 84720	1957	Eric J. Schmutz
Transportation Alliance Bank, Inc. 801-624-5000	4185 Harrison Boulevard, Suite 200 Ogden, UT 84403	1998	Curt Queyrouze
Utah Independent Bank 435-529-7459	55 South State Street Salina, UT 84654	1977	Craig A. White

National Banks Headquartered in Utah
June 30, 2020

Bank / Phone Number	Address	Organized	President
American Express National Bank 801-945-2000	4315 South 2700 West Salt Lake City, UT 84184	1989	Robert Garinger
Morgan Stanley Bank N.A. 801-578-8000	60 East South Temple, 20 th Floor Salt Lake City, UT 84111	1990	Paul W. Shoemaker
Zions First National Bank 801-524-2330	One South Main Street Salt Lake City, UT 84111-1923	1873	A. Scott Anderson

Out of State Banks with Branches in Utah
June 30, 2020

Bank / Phone Number	Address	Organized	Local Executive Officer
Bank of America, N.A. ⁽¹⁾ 801-252-4112	1222 East Draper Pkwy Draper, UT 84020	1984	Brian Moynihan
Bank of the West ⁽²⁾ 801-531-3411	142 East 200 South Salt Lake City, UT 84111	1874	James E. Smith
D.L. Evans Bank ⁽³⁾ 208-678-9186	375 North Overland Burley, ID 83318	1904	John V. Evans, Jr.
Glacier Bank ⁽⁴⁾ 208-415-5310	49 Commons Loop Kalispell, MT 59901	1955	Dennis Durfee
Goldman Sachs Bank USA ⁽⁵⁾ 801-884-1500	222 South Main Salt Lake City, UT 84108	2004	Michael J. Civitella
JPMorgan Chase Bank, N.A. ⁽⁶⁾ 801-481-5000	80 West Broadway, Suite 200 Salt Lake City, UT 84101-2024	1863	M. Craig Zollinger
KeyBank, N.A. ⁽⁷⁾ 801-535-1000	50 South Main Street, Suite 2000 Salt Lake City, UT 84130-0815	1849	Jill M. Taylor
NBH Bank ⁽⁸⁾ 385-300-7250	801 North 500 West, Suite 202 Bountiful, UT 84010	2010	Tim Laney
Stride Bank, N.A. ⁽⁹⁾ 800-229-7497	331 South Rio Grande St, Suite 307 Salt Lake City, UT 84101	1913	Brud Baker
Sunwest Bank ⁽¹⁰⁾ 801-938-5523	10011 Centennial Pkwy Suite 300 Sandy, UT 84070	1970	Eric Hovde

⁽¹⁾ Bank of America, N.A. holds a federal charter and is headquartered in San Francisco, CA.

⁽²⁾ Bank of the West is chartered by the state of California and is headquartered in San Francisco, CA.

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

⁽⁴⁾ Glacier Bank is chartered by the state of Montana and is headquartered in Kalispell, MT. It operates branches in Utah under the names of 1st Bank and Mountain West Bank.

⁽⁵⁾ Goldman Sachs Bank USA is chartered by the state of New York and is headquartered in New York City, NY.

⁽⁶⁾ JPMorgan Chase Bank, N.A. holds a federal charter and is headquartered in Chicago, IL.

⁽⁷⁾ KeyBank, N.A. holds a federal charter and is headquartered in Cleveland, OH.

⁽⁸⁾ NBH Bank is chartered by the state of Colorado and is headquartered in Greenwood Village, CO. It operates a branch in Utah under the name of Hillcrest Bank.

⁽⁹⁾ Stride Bank, N.A. holds a federal charter and is headquartered in Enid, OK

⁽¹⁰⁾ Sunwest Bank is chartered by the state of California and is headquartered in Irvine, CA

Out of State Banks with Branches in Utah
June 30, 2020

Bank / Phone Number	Address	Organized	Local Executive Officer
U.S. Bank, N.A. ⁽¹¹⁾ 801-534-6071	15 West South Temple 6 th Floor Salt Lake City, UT 84101	1929	Damon Miller
Washington Federal, N.A. ⁽¹²⁾ 801-366-2238	505 East 200 South Salt Lake City, UT 84102	1917	Marlise Fisher
Wells Fargo Bank, N.A. ⁽¹³⁾ 801-246-5526	299 South Main, 10 th Floor Salt Lake City, UT 84111	1852	Greg Winegardner

⁽¹¹⁾ U. S. Bank, N.A. holds a federal charter and is headquartered in Minneapolis, MN.

⁽¹²⁾ Washington Federal, N.A. holds a federal charter and is headquartered in Seattle, WA.

⁽¹³⁾ Wells Fargo Bank, N.A. holds a federal charter and is headquartered in Sioux Falls, SD.

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

June 30, 2020

Name of Bank Branch	City	County
Ally Bank	Sandy	Salt Lake
Altabank	American Fork	Utah
Alpine	Alpine	Utah
Bountiful	Bountiful	Davis
Draper	Draper	Salt Lake
Grove Creek	Pleasant Grove	Utah
Highland	Highland	Utah
Layton	Layton	Davis
Lehi	Lehi	Utah
Lewiston	Lewiston	Cache
Logan	Logan	Cache
Murray	Murray	Salt Lake
North Logan	Logan	Cache
Pleasant Grove	Pleasant Grove	Utah
Preston, ID	Preston	Franklin, ID
Provo	Provo	Utah
Provo/Orem	Orem	Utah
Riverton	Riverton	Salt Lake
Salem	Salem	Utah
Salt Lake City	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Saratoga Springs	Saratoga Springs	Utah
South Jordan	South Jordan	Salt Lake
Spanish Fork	Spanish Fork	Utah
Springville	Springville	Utah
St. George	St. George	Washington
Tremonton	Tremonton	Box Elder
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Bountiful	Bountiful	Davis
Brigham City	Bringham City	Weber
City Creek	Salt Lake City	Salt Lake
Heber City	Heber City	Wasatch
Layton	Layton	Davis
Lindon	Lindon	Utah
Logan	Logan	Cache
Orem	Orem	Utah
Providence	Providence	Cache
Provo	Provo	Utah
Redwood Road	Salt Lake City	Salt Lake
Roy	Roy	Weber
Sandy	Sandy	Salt Lake
South Ogden	South Ogden	Weber
Tremonton	Tremonton	Box Elder
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
Ephraim	Ephraim	Sanpete

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

June 30, 2020

Name of Bank Branch	City	County
Cache Valley Bank.....	Logan .....	..... Cache
Fairview	Fairview .....	..... Sanpete
Hyrum	Hyrum .....	..... Cache
Layton	Layton .....	..... Davis
Loa	Loa .....	..... Wayne
Mt. Pleasant	Mt. Pleasant .....	..... Sanpete
North Main	Logan .....	..... Cache
Nephi	Nephi .....	..... Juab
North Ephraim	Ephraim .....	..... Sanpete
North Logan	North Logan .....	..... Cache
Price	Price .....	..... Carbon
Smithfield.....	Smithfield.....	..... Cache
St. George-River Road.....	St. George .....	..... Washington
St. George-Sunset.....	St. George .....	..... Washington
St. George-Tabernacle.....	St. George .....	..... Washington
St. George-Washington.....	Washington .....	..... Washington
Capital Community Bank	Provo .....	..... Utah
Orem	Orem .....	..... Utah
Pleasant Grove.....	Pleasant Grove.....	..... Utah
Salem	Salem .....	..... Utah
Sandy	Sandy .....	..... Salt Lake
Central Bank	Provo .....	..... Utah
American Fork.....	American Fork .....	..... Utah
Lehi.....	Lehi.....	..... Utah
Mapleton.....	Mapleton.....	..... Utah
North Lehi.....	Lehi.....	..... Utah
Orem	Orem .....	..... Utah
Payson	Payson .....	..... Utah
Pleasant Grove.....	Pleasant Grove .....	..... Utah
Riverside Plaza	Provo .....	..... Utah
Spanish Fork	Spanish Fork .....	..... Utah
Springville.....	Springville .....	..... Utah
Continental Bank.....	Salt Lake City .....	..... Salt Lake
FinWise Bank.....	Murray .....	..... Salt Lake
Sandy	Sandy .....	..... Salt Lake
First Utah Bank	Salt Lake City .....	..... Salt Lake
City Center	Salt Lake City .....	..... Salt Lake
International.....	West Valley .....	..... Salt Lake
Midvale	Midvale .....	..... Salt Lake
Riverton	Riverton .....	..... Salt Lake
Sandy	Sandy .....	..... Salt Lake
Grand Valley Bank	Heber City .....	..... Wasatch
Collbran	Collbran .....	..... Mesa, CO
Fruita	Fruita .....	..... Mesa, CO
Grand Junction	Grand Junction .....	..... Mesa, CO
Grand Junction Main	Grand Junction .....	..... Mesa, CO
Midway	Midway .....	..... Wasatch
Palisade.....	Palisade.....	..... Mesa, CO
Park City	Park City .....	..... Summit

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

June 30, 2020

Name of Bank Branch	City	County
Grand Valley Bank (<i>Continued</i>)		
Vernal	Vernal	Uintah
Green Dot Bank	Provo	Utah
Holladay Bank & Trust	Salt Lake City	Salt Lake
Home Savings Bank	South Salt Lake	Salt Lake
Liberty Bank	Salt Lake City	Salt Lake
Marlin Business Bank	Salt Lake City	Salt Lake
Prime Alliance Bank	Woods Cross	Davis
Rock Canyon Bank	Provo	Utah
Filmore	Filmore	Millard
Orem	Orem	Utah
Pleasant Grove.....	Pleasant Grove.....	Utah
Spanish Fork	Spanish Fork	Utah
St. George	St. George	Washington
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Delta	Delta	Millard
Escalante.....	Escalante.....	Garfield
Fillmore.....	Fillmore.....	Millard
Gunnison.....	Gunnison	Sanpete
Hurricane	Hurricane	Washington
Kanab	Kanab	Kane
Orderville	Orderville	Kane
Parowan	Parowan	Iron
Richfield.....	Richfield.....	Sevier
Santa Clara	Santa Clara	Washington
South Interchange	Cedar City	Iron
St. George	St. George	Washington
St. George River Road	St. George	Washington
Tropic	Tropic	Garfield
Transportation Alliance Bank, Inc.	Ogden.....	Weber
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Milford.....	Milford.....	Beaver
Monroe	Monroe	Sevier

State Bank Members of Federal Reserve System

June 30, 2020

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

Changes in State Chartered Banks

<u>State Banks and Branches:</u>	<u>June 30, 2019</u>	<u>June 30, 2020</u>
State Banks.....	21	21
Branches	105	111

<u>Branches Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Altabank, Grove Creek, Pleasant Grove	12-14-18	07-01-19
Cache Valley Bank, Smithfield	06-09-19	11-18-19
Rock Canyon Bank, Filmore	11-20-18	08-27-19
State Bank of Southern Utah, Delta	09-04-19	01-24-20
State Bank of Southern Utah, Escalante	12-19-19	03-09-20
Utah Independent Bank, Milford	11-15-19	01-02-20

<u>Branches Approved But Not Opened:</u>	<u>Date Approved</u>
First Utah Bank, Lehi	06-06-19

<u>Charters Approved But Not Opened:</u>	<u>Date Approved</u>
Bank of St. George, St. George	12-18-19

<u>Name Change:</u>	<u>To:</u>	<u>Date</u>
People's Intermountain Bank	Altabank	11-12-19

State Chartered Banks
June 30, 2020

21 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	Altabank	Bank of Utah	Brighton Bank	Cache Valley Bank
ASSETS						
Cash and Due.....	19,425,517	15,712,000	323,008	146,776	66,078	690,661
Securities.....	32,728,815	29,733,000	973,457	132,237	35,935	23,320
Federal Funds Sold.....	297,617	0	829	6,904	740	10,725
Loan & Lease Financing Receivables.....	126,989,706	115,778,000	1,688,282	1,332,446	173,989	1,909,391
LESS: Allowance for Losses.....	3,558,085	3,320,000	42,683	16,371	2,124	17,093
Trading Assets.....	2,000	2,000	0	0	0	0
Premises and Fixed Assets.....	536,568	343,000	37,720	16,512	2,676	37,862
Other Real Estate Owned.....	17,110	3,000	0	0	0	1,166
Investments in Unconsolidated Subs.....	236,000	236,000	0	0	0	0
Investments in RE Ventures.....	931,604	930,000	0	0	0	0
Intangible Assets.....	241,940	170,000	28,919	9,694	0	318
Other Assets.....	13,847,076	13,323,000	56,080	51,960	8,388	45,485
TOTAL ASSETS.....	191,695,868	172,910,000	3,065,612	1,680,158	285,682	2,701,835
LIABILITIES						
Deposits (Noninterest-Bearing).....	6,389,505	192,000	985,455	632,879	104,195	616,601
Deposits (Interest-Bearing).....	142,345,339	133,489,000	1,632,284	741,667	126,089	1,053,200
Federal Funds Purchased.....	247,618	79,000	0	84,117	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	19,743,805	18,348,000	83,490	0	26,000	855,297
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	4,321,247	4,136,000	19,100	14,455	565	5,634
TOTAL LIABILITIES.....	173,047,514	156,244,000	2,720,329	1,473,118	256,849	2,530,732
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	89,111	1,000	127	3,656	500	6,582
Surplus.....	15,396,475	14,972,000	62,659	26,809	4,520	19,920
Undivided Profits.....	3,162,768	1,693,000	282,497	176,575	23,812	144,601
TOTAL EQUITY CAPITAL.....	18,648,354	16,666,000	345,283	207,040	28,832	171,103
TOTAL LIABILITIES & EQUITY.....	191,695,868	172,910,000	3,065,612	1,680,158	285,681	2,701,835

State Chartered Banks
June 30, 2020

21 Reporting Figures In Thousands of Dollars	Capital Community Bank	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank
ASSETS							
Cash and Due.....	69,052	41,883	22,707	37,308	100,185	17,223	1,545,637
Securities.....	12,754	343,034	10,835	2,050	31,475	232,581	743,128
Federal Funds Sold.....	0	193,200	0	0	0	0	0
Loan & Lease Financing Receivables....	369,291	823,088	253,714	229,328	443,503	220,663	20,314
LESS: Allowance for Losses.....	6,313	23,813	2,571	7,690	4,377	3,316	707
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,722	29,093	734	1,021	14,020	9,723	408
Other Real Estate Owned.....	920	5,465	570	0	0	692	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	1,604	0	0
Intangible Assets.....	0	495	0	2,301	1,876	1,588	11,085
Other Assets.....	<u>19,025</u>	<u>13,826</u>	<u>4,606</u>	<u>2,997</u>	<u>12,404</u>	<u>4,203</u>	<u>181,027</u>
TOTAL ASSETS.....	<u>466,451</u>	<u>1,426,271</u>	<u>290,595</u>	<u>267,315</u>	<u>600,690</u>	<u>483,357</u>	<u>2,500,892</u>
LIABILITIES							
Deposits (Noninterest-Bearing).....	85,301	467,361	0	70,682	177,011	158,713	2,196,541
Deposits (Interest-Bearing).....	288,686	663,946	123,416	86,685	300,802	270,684	28,994
Federal Funds Purchased.....	0	66,211	0	0	10,932	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	38,301	0	136,237	74,628	54,677	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	<u>3,126</u>	<u>17,958</u>	<u>4,870</u>	<u>3,032</u>	<u>4,915</u>	<u>2,925</u>	<u>27,058</u>
TOTAL LIABILITIES.....	<u>415,414</u>	<u>1,215,476</u>	<u>264,523</u>	<u>235,027</u>	<u>548,337</u>	<u>432,322</u>	<u>2,252,593</u>
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	27,290	528	737	438	41,064	1,701	0
Surplus.....	0	1,572	11,644	10,764	5,182	3,562	119,872
Undivided Profits.....	<u>23,747</u>	<u>208,695</u>	<u>13,691</u>	<u>21,086</u>	<u>6,107</u>	<u>45,772</u>	<u>128,427</u>
TOTAL EQUITY CAPITAL.....	<u>51,037</u>	<u>210,795</u>	<u>26,072</u>	<u>32,288</u>	<u>52,353</u>	<u>51,035</u>	<u>248,299</u>
TOTAL LIABILITIES & EQUITY.....	<u>466,451</u>	<u>1,426,271</u>	<u>290,595</u>	<u>267,315</u>	<u>600,690</u>	<u>483,357</u>	<u>2,500,892</u>

State Chartered Banks
June 30, 2020

21 Reporting Figures In Thousands of Dollars	Holladay Bank & Trust	Home Savings Bank	Liberty Bank	Marlin Business Bank	Prime Alliance Bank	Rock Canyon Bank	State Bank of Southern Utah
ASSETS							
Cash and Due.....	17,975	3,741	3,210	151,552	14,956	142,052	252,409
Securities.....	2,431	3,399	865	53,573	64,715	28	274,934
Federal Funds Sold.....	19	16,806	0	0	24,027	0	8,984
Loan & Lease Financing Receivables....	44,846	103,507	5,621	917,815	440,443	479,830	946,902
LESS: Allowance for Losses.....	978	1,501	207	61,349	14,970	4,335	13,077
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,183	1,522	51	68	134	3,492	24,740
Other Real Estate Owned.....	0	872	0	0	1,222	425	2,778
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	2,777	5,014
Other Assets.....	2,028	1,711	270	15,095	5,663	14,636	38,601
TOTAL ASSETS.....	67,504	130,057	9,810	1,076,754	536,190	638,905	1,541,285
LIABILITIES							
Deposits (Noninterest-Bearing).....	18,486	2,721	681	3,384	25,256	206,831	399,368
Deposits (Interest-Bearing).....	38,411	99,027	8,493	911,191	452,489	368,988	936,731
Federal Funds Purchased.....	0	0	0	0	0	0	7,358
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	10,000	0	77	0	0	1,600
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	625	700	72	44,911	1,595	5,547	16,683
TOTAL LIABILITIES.....	57,522	112,448	9,246	959,563	479,340	581,366	1,361,740
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,050	500	2,167	1	243	600	255
Surplus.....	358	350	2,834	57,030	28,755	20,245	4,564
Undivided Profits.....	8,574	16,759	(4,437)	60,160	27,852	36,694	174,727
TOTAL EQUITY CAPITAL.....	9,982	17,609	564	117,191	56,850	57,539	179,546
TOTAL LIABILITIES & EQUITY.....	67,504	130,057	9,810	1,076,754	536,190	638,905	1,541,286

State Chartered Banks
June 30, 2020

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

ASSETS

Cash and Due.....	62,148	4,956
Securities.....	42,081	12,983
Federal Funds Sold.....	11,326	24,057
Loan & Lease Financing Receivables....	739,119	69,614
LESS: Allowance for Losses.....	13,757	853
Trading Assets.....	0	0
Premises and Fixed Assets.....	10,055	832
Other Real Estate Owned.....	0	0
Investments in Unconsolidated Subs.....	0	0
Investments in RE Ventures.....	0	0
Intangible Assets.....	7,873	0
Other Assets.....	<u>42,491</u>	<u>3,580</u>
TOTAL ASSETS.....	<u>901,336</u>	<u>115,169</u>

LIABILITIES

Deposits (Noninterest-Bearing).....	10,359	35,680
Deposits (Interest-Bearing).....	668,873	55,683
Federal Funds Purchased.....	0	0
Trading Liabilities.....	0	0
Other Borrowed Money.....	108,188	7,310
Notes and Subordinated Debentures.....	0	0
Other Liabilities.....	<u>10,102</u>	<u>1,374</u>
TOTAL LIABILITIES.....	<u>797,522</u>	<u>100,047</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0	0
Common Stock.....	0	672
Surplus.....	43,146	689
Undivided Profits.....	<u>60,668</u>	<u>13,761</u>
TOTAL EQUITY CAPITAL.....	<u>103,814</u>	<u>15,122</u>
TOTAL LIABILITIES & EQUITY.....	<u>901,336</u>	<u>115,169</u>

Nationally Chartered Banks Headquartered in Utah
June 30, 2020

3 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	Morgan Stanley Bank	Zions First National Bank
ASSETS				
Cash and Due.....	54,624,632	36,934,543	15,542,000	2,148,089
Securities.....	105,882,178	17,125,400	73,868,000	14,888,778
Federal Funds Sold.....	7,775,510	0	7,510,000	265,510
Loan & Lease Financing Receivables.....	208,255,204	86,151,185	66,870,000	55,234,019
LESS: Allowance for Losses.....	7,003,373	5,661,601	482,000	859,772
Trading Assets.....	1,674,260	0	1,051,000	623,260
Premises and Fixed Assets.....	1,113,314	2	0	1,113,312
Other Real Estate Owned.....	5,214	0	0	5,214
Investments in Unconsolidated Subs.....	125,500	38,885	0	86,615
Investments in RE Ventures.....	2,680,039	1,168,311	1,347,000	164,728
Intangible Assets.....	1,112,277	70,750	0	1,041,527
Other Assets.....	5,912,837	2,805,769	1,371,000	1,736,068
TOTAL ASSETS.....	382,157,592	138,633,244	167,077,000	76,447,348
LIABILITIES				
Deposits (Noninterest-Bearing).....	40,956,968	696,231	9,547,000	30,713,737
Deposits (Interest-Bearing).....	274,038,244	100,889,876	138,178,000	34,970,368
Federal Funds Purchased.....	817,549	0	0	817,549
Trading Liabilities.....	79,900	0	4,000	75,900
Other Borrowed Money.....	18,538,808	17,518,776	81,000	939,032
Notes and Subordinated Debentures.....	1,447,857	800,000	0	647,857
Other Liabilities.....	7,287,537	4,467,364	2,112,000	708,173
TOTAL LIABILITIES.....	343,166,863	124,372,247	149,922,000	68,872,616
EQUITY CAPITAL				
Perpetual Preferred Stock.....	565,851	0	0	565,851
Common Stock.....	213	50	0	163
Surplus.....	15,090,940	4,410,833	8,005,000	2,675,107
Undivided Profits.....	23,333,725	9,850,114	9,150,000	4,333,611
TOTAL EQUITY CAPITAL.....	38,990,729	14,260,997	17,155,000	7,574,732
TOTAL LIABILITIES & EQUITY.....	382,157,592	138,633,244	167,077,000	76,447,348

Out-of-State Banks with Branches in Utah
June 30, 2020

13 Reporting Figures In Thousands of Dollars	Total				
	Non-Utah Banks	Bank of America N.A.	Bank of the West	D. L. Evans Bank	Glacier Bank
ASSETS					
Cash and Due.....	1,140,640,027	264,955,000	6,925,889	113,290	547,610
Securities.....	1,604,827,848	445,417,000	22,289,215	465,537	3,737,464
Federal Funds Sold.....	617,128,327	227,441,000	0	0	0
Loan & Lease Financing Receivables.....	3,532,915,122	997,973,000	63,578,150	1,453,308	11,568,723
LESS: Allowance for Losses.....	82,919,939	19,362,000	783,286	20,331	162,509
Trading Assets.....	534,279,571	88,618,000	540,006	0	0
Premises and Fixed Assets.....	60,099,894	19,068,000	597,080	54,348	323,592
Other Real Estate Owned.....	962,387	270,000	8,519	1,897	4,555
Investments in Unconsolidated Subs.....	13,874,189	615,000	0	0	45,012
Investments in RE Ventures.....	22,743,951	10,982,000	449,025	0	0
Intangible Assets.....	153,463,779	58,161,000	4,226,159	300	578,340
Other Assets.....	319,945,349	67,518,000	2,169,387	38,132	253,614
TOTAL ASSETS.....	7,917,960,505	2,161,656,000	100,000,144	2,106,481	16,896,401
LIABILITIES					
Deposits (Noninterest-Bearing).....	1,955,111,880	689,134,000	21,794,249	749,532	5,057,713
Deposits (Interest-Bearing).....	4,319,787,746	1,131,378,000	58,534,318	1,025,292	8,380,720
Federal Funds Purchased.....	199,267,510	36,450,000	329,019	130,546	881,227
Trading Liabilities.....	172,587,009	27,603,000	37,217	0	0
Other Borrowed Money.....	272,312,188	26,362,000	4,033,548	0	70,509
Notes and Subordinated Debentures.....	24,232,255	1,974,000	0	0	0
Other Liabilities.....	225,075,776	38,749,000	1,470,841	14,852	199,655
TOTAL LIABILITIES.....	7,168,374,364	1,951,650,000	86,199,192	1,920,222	14,589,824
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	13,671,261	3,020,000	6	901	20
Surplus.....	439,174,187	166,234,000	9,732,131	75,525	1,712,371
Undivided Profits.....	296,740,693	40,752,000	4,068,815	109,833	594,186
TOTAL EQUITY CAPITAL.....	749,586,141	210,006,000	13,800,952	186,259	2,306,577
TOTAL LIABILITIES & EQUITY.....	7,917,960,505	2,161,656,000	100,000,144	2,106,481	16,896,401
*Deposits in Utah if available.....	44,190,545	0	275,224	37,097	610,162

* 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, 2020

13 Reporting Figures In Thousands of Dollars	Goldman Sachs Bank USA	JP Morgan Chase Bank N.A.	KeyBank N.A.	NBH Bank	Stride Bank N.A.
ASSETS					
Cash and Due.....	46,434,000	493,413,000	15,103,630	136,891	444,181
Securities.....	22,472,000	557,851,000	32,663,712	825,450	65,949
Federal Funds Sold.....	31,831,000	288,056,000	8,521	0	0
Loan & Lease Financing Receivables.....	94,859,000	982,341,000	108,946,424	4,987,239	686,086
LESS: Allowance for Losses.....	2,541,000	32,071,000	1,750,935	60,465	7,207
Trading Assets.....	74,297,000	310,384,000	1,954,923	22,646	0
Premises and Fixed Assets.....	129,000	22,941,000	1,392,516	137,762	7,416
Other Real Estate Owned.....	14,000	283,000	124,366	6,491	775
Investments in Unconsolidated Subs.....	0	0	2	0	0
Investments in RE Ventures.....	0	9,908,000	1,381,926	0	0
Intangible Assets.....	60,000	43,318,000	3,201,051	127,201	1,173
Other Assets.....	15,028,000	144,498,000	6,779,238	199,469	11,350
TOTAL ASSETS.....	282,583,000	2,820,922,000	169,805,374	6,382,684	1,209,723
LIABILITIES					
Deposits (Noninterest-Bearing).....	9,000	556,304,000	42,836,609	1,591,888	697,319
Deposits (Interest-Bearing).....	220,722,000	1,493,770,000	97,381,576	3,914,983	437,903
Federal Funds Purchased.....	7,134,000	135,085,000	267,291	24,504	0
Trading Liabilities.....	9,077,000	122,604,000	306,842	22,737	0
Other Borrowed Money.....	2,115,000	135,545,000	7,595,351	43,160	505
Notes and Subordinated Debentures.....	4,250,000	317,000	1,338,255	0	0
Other Liabilities.....	9,885,000	124,414,000	2,592,958	94,610	6,395
TOTAL LIABILITIES.....	253,192,000	2,568,039,000	152,318,882	5,691,882	1,142,122
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	8,000,000	2,028,000	50,000	1	950
Surplus.....	5,803,000	115,297,000	10,043,931	462,721	16,925
Undivided Profits.....	15,588,000	135,558,000	7,392,561	228,080	49,726
TOTAL EQUITY CAPITAL.....	29,391,000	252,883,000	17,486,492	690,802	67,601
TOTAL LIABILITIES & EQUITY.....	282,583,000	2,820,922,000	169,805,374	6,382,684	1,209,723
*Deposits in Utah if available.....	0	20,403,838	5,027,000	13,754	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, 2020

13 Reporting Figures In Thousands of Dollars	Sunwest Bank	U.S. Bank N.A.	Washington Federal N.A.	Wells Fargo Bank N.A.
ASSETS				
Cash and Due.....	104,172	52,265,124	1,218,240	258,979,000
Securities.....	113,408	126,598,837	2,891,276	389,437,000
Federal Funds Sold.....	0	806	0	69,791,000
Loan & Lease Financing Receivables.....	1,725,080	318,512,784	12,900,328	933,384,000
LESS: Allowance for Losses.....	25,482	7,383,375	165,349	18,587,000
Trading Assets.....	0	4,093,996	0	54,369,000
Premises and Fixed Assets.....	7,289	3,609,112	250,779	11,582,000
Other Real Estate Owned.....	617	52,211	5,956	190,000
Investments in Unconsolidated Subs.....	0	79,175	0	13,135,000
Investments in RE Ventures.....	0	0	0	23,000
Intangible Assets.....	77	12,365,020	310,458	31,115,000
Other Assets.....	61,536	26,097,656	768,967	56,522,000
TOTAL ASSETS.....	1,986,697	536,291,346	18,180,655	1,799,940,000
LIABILITIES				
Deposits (Noninterest-Bearing).....	737,577	110,381,618	2,346,375	523,472,000
Deposits (Interest-Bearing).....	735,972	314,897,668	10,873,314	977,736,000
Federal Funds Purchased.....	0	2,453,923	0	16,512,000
Trading Liabilities.....	0	1,018,213	0	11,918,000
Other Borrowed Money.....	303,000	36,976,115	2,800,000	56,468,000
Notes and Subordinated Debentures.....	0	3,850,000	0	12,503,000
Other Liabilities.....	17,718	14,538,821	212,926	32,879,000
TOTAL LIABILITIES.....	1,794,267	484,116,358	16,232,615	1,631,488,000
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	34,183	18,200	0	519,000
Surplus.....	0	14,266,915	799,668	114,730,000
Undivided Profits.....	158,247	37,889,873	1,148,372	53,203,000
TOTAL EQUITY CAPITAL.....	192,430	52,174,988	1,948,040	168,452,000
TOTAL LIABILITIES & EQUITY.....	1,986,697	536,291,346	18,180,655	1,799,940,000
*Deposits in Utah if available.....	0	3,172,000	575,819	14,075,651

* 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, 2020

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

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 555,068	\$ 808,099
Commercial & Industrial Loans.....	1,088,655	1,402,956
Credit Cards.....	3,234	3,916,620
Installment Loans.....	2,128,607	243,122
All Other Loans.....	10,764	726,452
Leasing.....	37,274	6,319
Interest on Balances Due.....	22,033	144,115
Securities.....	366,302	754,483
Trading Assets.....	0	9,000
Federal Funds Sold.....	561	64,582
Other Interest Income.....	<u>25,644</u>	<u>136,509</u>
TOTAL INTEREST INCOME.....	<u>4,238,142</u>	<u>8,212,257</u>
INTEREST EXPENSE		
Transaction Accounts.....	14,473	71,880
Savings Deposits (Includes MMDAs).....	450,894	548,425
Time Deposits of \$100,000 or More.....	83,767	15,025
Time Deposits of Less Than \$100,000.....	641,281	409,488
Foreign Offices.....	0	48,251
Federal Funds Purchased.....	1,225	6,997
Trading Liabilities & Other Borrowed Money.....	257,462	336,611
Subordinated Notes & Debentures.....	0	23,031
TOTAL INTEREST EXPENSE.....	<u>1,449,102</u>	<u>1,459,708</u>
NET INTEREST INCOME.....	<u>2,789,040</u>	<u>6,752,549</u>
Provision for Loan Loss.....	1,321,681	3,898,845
NONINTEREST INCOME		
Fiduciary Accounts.....	5,671	19,704
Service Charges on Deposit Accounts.....	8,898	84,534
Trading Revenue.....	0	97,150
Net Servicing Fees.....	173,179	3,745
Net Gains (Losses) on Sales of Other Assets.....	35,094	(256,231)
Other.....	<u>841,989</u>	<u>7,952,911</u>
TOTAL NONINTEREST INCOME.....	<u>1,064,831</u>	<u>7,901,813</u>
Gains (Losses) on Securities.....	90,134	57,703
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	745,753	636,696
Premises & Fixed Assets.....	51,312	131,075
Other.....	<u>1,051,656</u>	<u>6,895,036</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,848,721</u>	<u>7,662,807</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	773,603	3,150,413
Applicable Income Taxes.....	179,255	709,258
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
NET INCOME.....	<u>\$ 594,348</u>	<u>\$ 2,441,155</u>

State Chartered Banks
December 31, 2019

21 Reporting Figures In Thousands of Dollars	Total State Banks	Ally Bank	Altabank	Bank of Utah	Brighton Bank	Cache Valley Bank
ASSETS						
Cash and Due.....	5,536,733	3,207,000	210,942	163,174	29,153	239,399
Securities.....	29,811,875	27,888,000	405,995	136,420	36,523	27,495
Federal Funds Sold.....	136,146	0	1,039	643	2,793	10,502
Loan & Lease Financing Receivables.....	133,243,002	123,887,000	1,699,587	1,063,109	143,376	1,093,585
LESS: Allowance for Losses.....	1,392,996	1,227,000	31,426	12,561	2,023	16,447
Trading Assets.....	2,000	2,000	0	0	0	0
Premises and Fixed Assets.....	823,947	634,000	38,856	16,832	2,703	37,800
Other Real Estate Owned.....	23,650	9,000	0	0	0	1,557
Investments in Unconsolidated Subs.....	248,000	248,000	0	0	0	0
Investments in RE Ventures.....	831,148	830,000	0	0	0	0
Intangible Assets.....	247,961	174,000	29,376	9,818	0	392
Other Assets.....	<u>12,260,051</u>	<u>11,840,000</u>	<u>51,929</u>	<u>45,716</u>	<u>7,209</u>	<u>13,673</u>
TOTAL ASSETS.....	<u>181,771,517</u>	<u>167,492,000</u>	<u>2,406,298</u>	<u>1,423,151</u>	<u>219,734</u>	<u>1,407,956</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	4,293,380	165,000	719,410	458,752	80,990	402,011
Deposits (Interest-Bearing).....	130,626,595	122,794,000	1,341,852	696,501	110,953	841,867
Federal Funds Purchased.....	140,956	0	0	63,834	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	24,155,448	24,084,000	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	<u>3,711,058</u>	<u>3,496,000</u>	<u>17,858</u>	<u>10,837</u>	<u>654</u>	<u>4,034</u>
TOTAL LIABILITIES.....	<u>162,927,437</u>	<u>150,539,000</u>	<u>2,079,120</u>	<u>1,229,924</u>	<u>192,597</u>	<u>1,247,912</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	63,073	1,000	127	3,656	500	6,582
Surplus.....	15,421,043	14,972,000	61,893	26,809	4,520	19,920
Undivided Profits.....	<u>3,359,964</u>	<u>1,980,000</u>	<u>265,158</u>	<u>162,762</u>	<u>22,117</u>	<u>133,542</u>
TOTAL EQUITY CAPITAL.....	<u>18,844,080</u>	<u>16,953,000</u>	<u>327,178</u>	<u>193,227</u>	<u>27,137</u>	<u>160,044</u>
TOTAL LIABILITIES & EQUITY.....	<u>181,771,517</u>	<u>167,492,000</u>	<u>2,406,298</u>	<u>1,423,151</u>	<u>219,734</u>	<u>1,407,956</u>

State Chartered Banks
December 31, 2019

21 Reporting Figures In Thousands of Dollars	Capital Community Bank	Central Bank	Continental Bank	FinWise Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank
ASSETS							
Cash and Due.....	59,925	26,643	10,910	34,812	58,316	12,548	1,129,709
Securities.....	14,372	312,116	11,988	453	21,183	214,596	279,008
Federal Funds Sold.....	4,750	58,600	0	0	0	0	0
Loan & Lease Financing Receivables.....	323,198	774,388	126,963	133,516	322,534	197,666	37,384
LESS: Allowance for Losses.....	5,850	23,431	2,279	4,531	3,753	3,299	1,407
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,488	27,467	790	841	14,208	9,810	472
Other Real Estate Owned.....	1,018	5,615	609	0	0	544	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	1,148	0	0
Intangible Assets.....	0	491	0	2,034	2,041	1,701	11,097
Other Assets.....	<u>16,783</u>	<u>13,723</u>	<u>2,653</u>	<u>3,766</u>	<u>10,030</u>	<u>3,731</u>	<u>138,867</u>
TOTAL ASSETS.....	<u>415,684</u>	<u>1,195,612</u>	<u>151,634</u>	<u>170,891</u>	<u>425,707</u>	<u>437,297</u>	<u>1,595,130</u>
LIABILITIES							
Deposits (Noninterest-Bearing).....	55,185	330,903	0	49,698	109,579	134,774	1,291,085
Deposits (Interest-Bearing).....	269,849	599,431	116,496	88,726	251,889	252,089	24,836
Federal Funds Purchased.....	0	55,399	0	0	10,508	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	38,847	0	7,700	0	0	2,500	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	<u>3,604</u>	<u>11,728</u>	<u>1,867</u>	<u>3,151</u>	<u>3,150</u>	<u>2,062</u>	<u>61,490</u>
TOTAL LIABILITIES.....	<u>367,485</u>	<u>997,461</u>	<u>126,063</u>	<u>141,575</u>	<u>375,126</u>	<u>391,425</u>	<u>1,377,411</u>
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	737	438	41,064	1,701	0
Surplus.....	26,040	1,572	11,644	10,764	5,182	3,562	119,251
Undivided Profits.....	<u>20,909</u>	<u>196,051</u>	<u>13,190</u>	<u>18,114</u>	<u>4,335</u>	<u>40,609</u>	<u>98,468</u>
TOTAL EQUITY CAPITAL.....	<u>48,199</u>	<u>198,151</u>	<u>25,571</u>	<u>29,316</u>	<u>50,581</u>	<u>45,872</u>	<u>217,719</u>
TOTAL LIABILITIES & EQUITY.....	<u>415,684</u>	<u>1,195,612</u>	<u>151,634</u>	<u>170,891</u>	<u>425,707</u>	<u>437,297</u>	<u>1,595,130</u>

State Chartered Banks
December 31, 2019

21 Reporting Figures In Thousands of Dollars	Holladay Bank & Trust	Home Savings Bank	Liberty Bank	Marlin Business Bank	Prime Alliance Bank	Rock Canyon Bank	State Bank of Southern Utah
ASSETS							
Cash and Due.....	14,946	804	3,135	91,529	7,985	84,068	90,528
Securities.....	1,893	1,879	1,004	31,624	43,330	37	287,919
Federal Funds Sold.....	400	17,284	0	0	16,969	0	629
Loan & Lease Financing Receivables.....	37,573	103,035	4,301	946,881	433,580	407,148	818,233
LESS: Allowance for Losses.....	975	1,494	235	19,571	9,188	3,674	9,339
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,215	1,547	50	137	147	3,236	24,631
Other Real Estate Owned.....	0	875	6	0	1,222	875	2,329
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	2,844	5,090
Other Assets.....	1,947	1,178	1,032	7,559	5,252	12,836	39,079
TOTAL ASSETS.....	56,999	125,108	9,293	1,058,159	499,297	507,370	1,259,099
LIABILITIES							
Deposits (Noninterest-Bearing).....	13,006	4,308	320	5,484	22,571	133,720	288,252
Deposits (Interest-Bearing).....	33,436	102,133	7,786	842,132	420,948	318,950	775,913
Federal Funds Purchased.....	0	0	0	0	0	0	11,215
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	151	0	0	2,250
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	661	632	64	62,524	1,722	3,436	12,011
TOTAL LIABILITIES.....	47,103	107,073	8,170	910,291	445,241	456,106	1,089,641
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,050	500	2,167	1	243	600	255
Surplus.....	358	350	2,835	57,030	28,739	20,245	4,494
Undivided Profits.....	8,488	17,185	(3,879)	90,837	25,074	30,419	164,709
TOTAL EQUITY CAPITAL.....	9,896	18,035	1,123	147,868	54,056	51,264	169,458
TOTAL LIABILITIES & EQUITY.....	56,999	125,108	9,293	1,058,159	499,297	507,370	1,259,099

State Chartered Banks
December 31, 2019

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

ASSETS

Cash and Due.....	57,171	4,036
Securities.....	83,394	12,646
Federal Funds Sold.....	13,894	8,643
Loan & Lease Financing Receivables.....	630,462	59,483
LESS: Allowance for Losses.....	13,647	866
Trading Assets.....	0	0
Premises and Fixed Assets.....	6,899	818
Other Real Estate Owned.....	0	0
Investments in Unconsolidated Subs.....	0	0
Investments in RE Ventures.....	0	0
Intangible Assets.....	9,077	0
Other Assets.....	39,748	3,340
TOTAL ASSETS.....	826,998	88,100

LIABILITIES

Deposits (Noninterest-Bearing).....	3,453	24,879
Deposits (Interest-Bearing).....	688,451	48,357
Federal Funds Purchased.....	0	0
Trading Liabilities.....	0	0
Other Borrowed Money.....	20,000	0
Notes and Subordinated Debentures.....	0	0
Other Liabilities.....	12,249	1,324
TOTAL LIABILITIES.....	724,153	74,560

EQUITY CAPITAL

Perpetual Preferred Stock.....	0	0
Common Stock.....	2	672
Surplus.....	43,146	689
Undivided Profits.....	59,697	12,179
TOTAL EQUITY CAPITAL.....	102,845	13,540
TOTAL LIABILITIES & EQUITY.....	826,998	88,100

Nationally Chartered Banks Headquartered in Utah
December 31, 2019

3 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	Morgan Stanley Bank	Zions First National Bank
ASSETS				
Cash and Due.....	35,734,265	16,579,044	17,708,000	1,447,221
Securities.....	73,073,116	5,156,658	53,600,000	14,316,458
Federal Funds Sold.....	6,810,409	0	6,326,000	484,409
Loan & Lease Financing Receivables.....	214,365,545	99,670,900	65,857,000	48,837,645
LESS: Allowance for Losses.....	3,271,532	2,538,806	238,000	494,726
Trading Assets.....	1,150,634	0	818,000	332,634
Premises and Fixed Assets.....	1,100,678	7	0	1,100,671
Other Real Estate Owned.....	7,509	0	0	7,509
Investments in Unconsolidated Subs.....	138,224	45,384	0	92,840
Investments in RE Ventures.....	2,472,774	1,151,940	1,182,000	138,834
Intangible Assets.....	1,119,416	78,469	0	1,040,947
Other Assets.....	5,046,673	1,787,563	1,392,000	1,867,110
TOTAL ASSETS.....	337,747,711	121,931,159	146,645,000	69,171,552
LIABILITIES				
Deposits (Noninterest-Bearing).....	35,753,435	183,010	11,994,000	23,576,425
Deposits (Interest-Bearing).....	224,985,002	78,163,941	113,312,000	33,509,061
Federal Funds Purchased.....	986,878	0	0	986,878
Trading Liabilities.....	113,164	0	29,000	84,164
Other Borrowed Money.....	31,846,970	25,357,727	4,096,000	2,393,243
Notes and Subordinated Debentures.....	1,371,732	800,000	0	571,732
Other Liabilities.....	5,754,966	3,748,168	1,310,000	696,798
TOTAL LIABILITIES.....	300,812,147	108,252,846	130,741,000	61,818,301
EQUITY CAPITAL				
Perpetual Preferred Stock.....	565,851	0	0	565,851
Common Stock.....	215	50	0	165
Surplus.....	15,151,508	4,410,833	8,005,000	2,735,675
Undivided Profits.....	21,217,990	9,267,430	7,899,000	4,051,560
TOTAL EQUITY CAPITAL.....	36,935,564	13,678,313	15,904,000	7,353,251
TOTAL LIABILITIES & EQUITY.....	337,747,711	121,931,159	146,645,000	69,171,552

Out-of-State Banks with Branches in Utah
December 31, 2019

12 Reporting Figures In Thousands of Dollars	Total				
	Non-Utah Banks	Bank of America N.A.	Bank of the West	D. L. Evans Bank	Glacier Bank
ASSETS					
Cash and Due.....	632,997,487	148,788,000	2,182,176	212,301	330,960
Securities.....	1,435,119,664	444,447,000	20,591,571	365,002	2,800,177
Federal Funds Sold.....	376,991,822	61,096,000	0	0	0
Loan & Lease Financing Receivables.....	3,459,109,562	978,767,000	62,689,913	1,141,788	9,582,004
LESS: Allowance for Losses.....	38,419,659	9,384,000	617,497	19,487	124,490
Trading Assets.....	474,919,318	77,464,000	207,882	0	0
Premises and Fixed Assets.....	59,329,847	18,486,000	638,690	53,248	307,294
Other Real Estate Owned.....	1,140,022	342,000	8,023	1,988	4,885
Investments in Unconsolidated Subs.....	14,101,640	741,000	0	0	41,521
Investments in RE Ventures.....	22,304,295	10,586,000	453,842	0	0
Intangible Assets.....	160,947,464	58,555,000	4,230,016	360	521,322
Other Assets.....	294,686,151	63,095,000	2,583,931	38,787	209,365
TOTAL ASSETS.....	6,893,227,613	1,852,983,000	92,968,547	1,793,987	13,673,038
LIABILITIES					
Deposits (Noninterest-Bearing).....	1,410,554,473	460,965,000	17,078,773	549,211	3,720,118
Deposits (Interest-Bearing).....	3,878,477,011	1,036,889,000	53,404,420	926,251	7,114,175
Federal Funds Purchased.....	140,316,555	31,053,000	702,225	138,587	569,824
Trading Liabilities.....	132,875,187	26,947,000	19,654	0	0
Other Borrowed Money.....	356,806,078	41,772,000	7,865,414	0	67,431
Notes and Subordinated Debentures.....	26,844,226	1,744,000	0	0	0
Other Liabilities.....	208,006,253	41,455,000	1,006,905	11,270	138,480
TOTAL LIABILITIES.....	6,153,879,783	1,640,825,000	80,077,391	1,625,319	11,610,028
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	13,637,078	3,020,000	6	901	20
Surplus.....	434,014,801	166,233,000	9,732,131	75,525	1,586,507
Undivided Profits.....	291,695,951	42,905,000	3,159,019	92,242	476,483
TOTAL EQUITY CAPITAL.....	739,347,830	212,158,000	12,891,156	168,668	2,063,010
TOTAL LIABILITIES & EQUITY.....	6,893,227,613	1,852,983,000	92,968,547	1,793,987	13,673,038
*Deposits in Utah if available.....	36,609,328	0	260,219	0	547,619

* 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, 2019

12 Reporting Figures In Thousands of Dollars	Goldman Sachs Bank	JP Morgan Chase Bank N.A.	KeyBank N.A.	NBH Bank	Stride Bank N.A.
ASSETS					
Cash and Due.....	52,578,000	263,780,000	1,995,549	111,562	15,466
Securities.....	7,354,000	397,126,000	31,899,279	820,665	69,925
Federal Funds Sold.....	4,424,000	250,173,000	5,481	0	0
Loan & Lease Financing Receivables.....	84,376,000	963,138,000	96,845,281	4,532,850	598,100
LESS: Allowance for Losses.....	777,000	13,106,000	909,944	39,064	5,969
Trading Assets.....	69,965,000	263,280,000	757,437	9,004	0
Premises and Fixed Assets.....	33,000	22,432,000	1,468,315	141,336	7,678
Other Real Estate Owned.....	15,000	335,000	45,167	7,300	545
Investments in Unconsolidated Subs.....	0	8,000	2	0	0
Investments in RE Ventures.....	0	9,646,000	1,508,453	0	0
Intangible Assets.....	61,000	44,986,000	3,208,278	126,387	1,173
Other Assets.....	<u>10,807,000</u>	<u>135,848,000</u>	<u>6,566,971</u>	<u>183,753</u>	<u>12,580</u>
TOTAL ASSETS.....	<u>228,836,000</u>	<u>2,337,646,000</u>	<u>143,390,269</u>	<u>5,893,793</u>	<u>699,498</u>
LIABILITIES					
Deposits (Noninterest-Bearing).....	6,000	420,035,000	28,864,755	1,293,954	246,792
Deposits (Interest-Bearing).....	168,113,000	1,230,453,000	86,950,438	3,562,142	380,728
Federal Funds Purchased.....	9,890,000	86,549,000	386,588	56,935	0
Trading Liabilities.....	7,944,000	87,533,000	195,105	9,021	0
Other Borrowed Money.....	3,645,000	152,358,000	6,321,330	237,191	796
Notes and Subordinated Debentures.....	4,250,000	3,805,000	1,258,226	0	0
Other Liabilities.....	<u>5,618,000</u>	<u>110,694,000</u>	<u>2,444,173</u>	<u>80,042</u>	<u>6,256</u>
TOTAL LIABILITIES.....	<u>199,466,000</u>	<u>2,091,427,000</u>	<u>126,420,615</u>	<u>5,239,285</u>	<u>634,572</u>
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	8,000,000	2,028,000	50,000	1	950
Surplus.....	5,803,000	110,297,000	10,013,409	462,721	16,925
Undivided Profits.....	<u>15,567,000</u>	<u>133,894,000</u>	<u>6,906,245</u>	<u>191,786</u>	<u>47,051</u>
TOTAL EQUITY CAPITAL.....	<u>29,370,000</u>	<u>246,219,000</u>	<u>16,969,654</u>	<u>654,508</u>	<u>64,926</u>
TOTAL LIABILITIES & EQUITY.....	<u>228,836,000</u>	<u>2,337,646,000</u>	<u>143,390,269</u>	<u>5,893,793</u>	<u>699,498</u>
*Deposits in Utah if available.....	0	16,232,939	4,063,396	3,918	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, 2019

12 Reporting Figures In Thousands of Dollars	U.S. Bank N.A.	Washington Federal N.A.	Wells Fargo Bank N.A.
ASSETS			
Cash and Due.....	22,256,667	483,806	140,263,000
Securities.....	120,982,766	2,856,279	405,807,000
Federal Funds Sold.....	881,341	0	60,412,000
Loan & Lease Financing Receivables.....	301,680,054	12,039,572	943,719,000
LESS: Allowance for Losses.....	4,019,695	132,513	9,284,000
Trading Assets.....	2,053,995	0	61,182,000
Premises and Fixed Assets.....	3,694,494	245,792	11,822,000
Other Real Estate Owned.....	77,775	6,339	296,000
Investments in Unconsolidated Subs.....	69,117	0	13,242,000
Investments in RE Ventures.....	0	0	110,000
Intangible Assets.....	12,915,451	310,477	36,032,000
Other Assets.....	<u>25,412,255</u>	<u>610,509</u>	<u>49,318,000</u>
TOTAL ASSETS.....	<u>486,004,220</u>	<u>16,420,261</u>	<u>1,712,919,000</u>
LIABILITIES			
Deposits (Noninterest-Bearing).....	76,264,833	1,699,037	399,831,000
Deposits (Interest-Bearing).....	298,039,039	10,337,818	982,307,000
Federal Funds Purchased.....	1,094,396	0	9,876,000
Trading Liabilities.....	769,407	0	9,458,000
Other Borrowed Money.....	41,653,916	2,250,000	100,635,000
Notes and Subordinated Debentures.....	3,850,000	0	11,937,000
Other Liabilities.....	<u>14,940,126</u>	<u>130,001</u>	<u>31,482,000</u>
TOTAL LIABILITIES.....	<u>436,611,717</u>	<u>14,416,856</u>	<u>1,545,526,000</u>
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	18,200	0	519,000
Surplus.....	14,266,915	799,668	114,728,000
Undivided Profits.....	<u>35,107,388</u>	<u>1,203,737</u>	<u>52,146,000</u>
TOTAL EQUITY CAPITAL.....	<u>49,392,503</u>	<u>2,003,405</u>	<u>167,393,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>486,004,220</u>	<u>16,420,261</u>	<u>1,712,919,000</u>
*Deposits in Utah if available.....	2,630,000	350,825	12,520,412

* 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, 2019

21 State and 3 National Reporting

Figures in Thousands

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 1,188,811	\$ 1,885,752
Commercial & Industrial Loans.....	2,542,537	2,942,079
Credit Card.....	7,629	8,424,725
Installment Loans.....	4,219,064	593,075
All Other Loans.....	27,472	1,598,806
Leasing.....	80,651	13,416
Interest on Balances Due.....	101,858	814,822
Securities.....	788,996	1,668,064
Trading Assets.....	0	30,000
Federal Funds Sold.....	3,820	216,423
Other Interest Income.....	<u>72,156</u>	<u>332,427</u>
TOTAL INTEREST INCOME.....	<u>9,032,994</u>	<u>18,519,589</u>
INTEREST EXPENSE		
Transaction Accounts.....	30,082	150,431
Savings Deposits (Includes MMDAs).....	1,175,362	1,860,848
Time Deposits of \$100,000 or More.....	154,910	26,329
Time Deposits of Less Than \$100,000.....	1,291,381	1,016,024
Foreign Offices.....	0	387,315
Federal Funds Purchased.....	4,428	32,646
Trading Liabilities & Other Borrowed Money.....	657,232	678,790
Subordinated Notes & Debentures.....	0	39,260
TOTAL INTEREST EXPENSE.....	<u>3,313,395</u>	<u>4,191,643</u>
NET INTEREST INCOME.....	<u>5,719,599</u>	<u>14,327,946</u>
Provision for Loan Loss.....	<u>1,114,092</u>	<u>2,859,488</u>
NONINTEREST INCOME		
Fiduciary Accounts.....	10,711	37,778
Service Charges on Deposit Accounts.....	22,544	177,571
Trading Revenue.....	0	123,750
Net Servicing Fees.....	354,178	14,720
Net Gains (Losses) on Sales of Other Assets.....	135,967	(290,750)
Other.....	<u>1,633,874</u>	<u>18,102,760</u>
TOTAL NONINTEREST INCOME.....	<u>2,157,274</u>	<u>18,165,829</u>
Gains (Losses) on Securities.....	<u>59,298</u>	<u>57,399</u>
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	1,298,717	1,303,913
Premises & Fixed Assets.....	99,279	260,728
Other.....	<u>2,218,995</u>	<u>15,723,008</u>
TOTAL NONINTEREST EXPENSE.....	<u>3,616,991</u>	<u>17,287,649</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>3,205,088</u>	<u>12,404,037</u>
Applicable Income Taxes.....	774,153	2,759,380
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
NET INCOME.....	<u>\$ 2,430,935</u>	<u>\$ 9,644,657</u>

Credit Unions

State Chartered Credit Unions
June 30, 2020

Credit Union / Phone Number	Address	Organized	President
Alpine 801-255-0256	PO Box 217, 1510 N State St. Orem, UT 84059-0217	1955	Paul Atkinson
Beckstrand & Associates Employees 801-944-7722	6322 S 3000 E Ste 160 Salt Lake City, UT 84121-6921	1983	Misti Milner
Education First 801-392-4877	1250 Country Hill Dr. Ogden, UT 84403	1932	Kent M. Greenfield
Employees First 435-752-8175	885 N 600 W Logan, UT 84321-3424	1978	Craig Russell
Firefighters 801-487-3219	124 W 1400 S Ste 101 Salt Lake City, UT 84115-5227	1929	Thomas R. Gourdin
Freedom 801-375-2120	815 N Freedom Blvd. Provo, UT 84604	1956	Ken Payne
Grand County* 435-259-6124	PO Box 1047, 725 N Main Moab, UT 84532-1047	1957	Samuel Crane
Hi-Land 801-261-8909	5366 Executive Park 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	Ryan Reynolds
Meadow Gold Employees 801-908-7113	3691 W 1987 S Salt Lake City, UT 84104	1936	Lynn Nelson
Members First 435-723-5231	PO Box 657, 120 E 1000 S Brigham City, UT 84302-0657	1958	Brad V. Barber
Millard County 435-743-6545	PO Box 230, 45 S Main St Fillmore, UT 84631	1956	Steve Shiner
National J.A.C.L. 801-425-5225	PO Box 526178, 3776 S Highland Dr Salt Lake City, UT 84110	1943	Dean Hirabayashi
Nebo 801-491-3691	730 E 300 S Springville, UT 84663	1956	Dale J. Phelps
P & S 801-973-0575	2250 S Redwood Road Salt Lake City, UT 84119	1980	Tammy Morgan

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions
June 30, 2020

Credit Union / Phone Number	Address	Organized	President
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
Tanner Employees 801-483-8396	1865 S Main, Suite 2 Salt Lake City, UT 84115-2385	1957	Kevin Louder
TransWest 801-487-1692	PO Box 65218, 37 W 1700 S Salt Lake City, UT 84115	1966	Bret Rigby
Tri County 435-676-2754	PO Box 153, 25 W 400 S Panguitch, UT 84759	1972	Nick Reynolds
Uintah 435-789-8353	PO Box 805, 789 W Main #100 Vernal, UT 84078-0805	1955	Dan E. Olsen
Utah Heritage 435-436-8288	PO Box 50, 84 W Main Moroni, UT 84646	1969	Donald Watson
Utah Power 801-708-8900	957 E 6600 S Murray, UT 84121	1935	Ryan Pollick
Utah Prison Employees 801-576-7490	PO Box 250, 14425 Bitter Brush Lane Draper, UT 84020-0250	1954	Kristine Argyle

Federal Chartered Credit Unions
June 30, 2020

Credit Union / Phone Number	Address	Organized	President
America First 801-627-0900	PO Box 9199, 4774 S 1300 W #3 Riverdale, UT 84409-0199	1939	John Lund
American United 801-359-9600	PO Box 1030, 2687 W 7800 S West Jordan, UT 84084	1952	Michelle Thorne
Ascent 801-399-9728	4140 Harrison Blvd. Ogden, UT 84408-4140	1957	Brock Mortensen
C U P 801-374-1170	PO Box 50526, 302 E 1860 S Provo, UT 84605-0526	1960	Lin Thompson
Cyprus 801-260-7600	PO Box 9002, 3876 W Ctr View Way West Jordan, UT 84084	1935	Todd E. Adamson
Deseret First 801-456-7000	PO Box 45046, 2480 S 3850 W Ste C Salt Lake City, UT 84145	1955	Shane London
Desertview 435-687-2472	PO Box 580, 196 N Main Huntington, UT 84528	1960	Michael H. Nelson
Devils Slide 801-829-6900	PO Box 588, 243 E 125 N Morgan, UT 84050	1964	Jill J. Carrigan
Eastern Utah Community 435-637-2443	PO Box 719, 675 E 100 N Price, UT 84501-0719	1968	Bruce Yost
Elevate 435-723-3437	PO Box 624, 1023 S Medical Dr Brigham City, UT 84302	1954	Scott Webre
Flexpak 801-485-1052	1993 W 2425 S Woods Cross, UT 84087	1960	Ralph Jenkins
Gibbons & Reed Employees 801-322-4010	PO Box 30429 1000 Warm Springs Road Salt Lake City, UT 84130	1962	L. William Christopherson
Goldenwest 801-337-8300	PO Box 1111, 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
Hercules First 801-968-9011	PO Box 26977, 3141 W 4700 S Salt Lake City, UT 84126-0977	1973	Brett Blackburn
Horizon Utah 801-451-5064	PO Box 687, 225 S 200 W Farmington, UT 84025-0687	1956	W. Page Bennett

Federal Chartered Credit Unions
June 30, 2020

Credit Union / Phone Number	Address	Organized	President
Jordan 801-566-4195	PO Box 1888, 9260 S 300 E Sandy, UT 84091-1888	1950	Lindsey Merritt
Logan Cache Rich 435-563-6882	72 E 700 N Logan, UT 84321	1963	Ann J. Godfrey
Logan Medical 435-716-5392	500 E 1400 N Logan, UT 84341	1961	Dale D. Howe
LU 354 I B E W 801-975-9693	3405 W 1987 S Salt Lake City, UT 84104-4942	1954	Linda J. Perschon
Mountain America 801-325-6228	7181 South Campus View Dr West Jordan, UT 84084	1936	Sterling W. Nielsen
Nephi Western Employees 435-623-1895	PO Box 252, 155 N Main Nephi, UT 84648	1950	Judy Truscott
North Sanpete 435-462-9075	11917 E 24711 N Fairview, UT 84629	1959	Jessica Clare
Orem City Employees 801-229-7168	56 N State Street Orem, UT 84057	1960	Thomas J. Phelps
University First 801-481-8800	PO Box 58025 3450 S Highland Dr, Suite 201 Salt Lake City, UT 84158	1956	Jack Buttars
Utah 801-328-1521	564 E 300 S Salt Lake City, UT 84102-4021	1951	Doug C. Huntsman
Utah Community 801-223-8188	360 W 4800 N Provo, UT 84604	1955	Bret Van Ausdal
Utah First 801-320-2600	PO Box 2197, 200 E South Temple Salt Lake City, UT 84111	1935	Darin B. Moody
Valley Wide 435-789-6918	PO Box 461, 1330 E Highway 40 Vernal, UT 84078	1961	Monica Marchant
Varex 801-973-5052	1678 S Pioneer Road Salt Lake City, UT 84104-4205	1967	Tammy Phillips
Wasatch Peaks 801-627-8700	4723 Harrison Blvd Ogden, UT 84403-4304	2006	Jeff Shaw

Out-of-State Credit Unions with Branches in Utah
June 30, 2020

Credit Union / Phone Number	Address	Organized	President
Chartway ⁽¹⁾ 757-552-1000	5700 Cleveland Street Virginia Beach, VA 23462	1959	Brian T. Schools
Delta Community 404-715-7626	3250 Riverwood Pkwy SE Atlanta, GA 30339-6419	1940	Hank Halter
Operating Engineers Local Union #3 925-454-4000	250 North Canyons Parkway Livermore, CA 94551	1986	Mike Donohue
Security Service 210-476-4000	16211 La Cantera Parkway San Antonio, TX 78256	1956	James L. Laffoon
UNIFY Financial 877-254-9328	1899 Western Way Torrance, CA 90501	1963	Gordon Howe

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

Branches of State Chartered Credit Unions**Thirty-Four Branches of Twenty-Nine Credit Unions**

June 30, 2020

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
Education First Credit Union	Ogden .....	.....Weber
Ben Lomond	Ogden .....	.....Weber
Employees First Credit Union	Logan.....	..... Cache
Amalga	Amalga.....	..... Cache
Firefighter's Credit Union	Salt Lake City.....	..... Salt Lake
Shared Branch* .....	.....	.....
Freedom Credit Union.....	Provo .....	..... Utah
Grand County Credit Union [†]	Moab.....	..... Grand
Blanding.....	Blanding .....	..... San Juan
Green River	Green River .....	..... Emery
Monticello	Monticello.....	..... San Juan
Hi-Land Credit Union.....	Murray.....	..... Salt Lake
HollyFrontier Employees Credit Union	West Bountiful .....	..... Davis
Kings Peak Credit Union	Roosevelt.....	..... Duchesne
Meadow Gold Employees Credit Union	Salt Lake City.....	..... Salt Lake
Shared Branch* .....	.....	.....
Members First Credit Union	Brigham City .....	..... Box Elder
Providence.....	Providence .....	..... Cache County
Shared Branch* .....	.....	.....
Tremonton	Tremonton .....	..... Box Elder
Millard County Credit Union	Fillmore .....	..... Millard
Delta	Delta .....	..... Millard
National J.A.C.L. Credit Union	Salt Lake City.....	..... Salt Lake
Shared Branch* .....	.....	.....
Nebo Credit Union.....	Spanish Fork.....	..... Utah
Payson.....	Payson .....	..... Utah
Spanish Fork East	Spanish Fork.....	..... Utah
Springville	Springville .....	..... Utah

* See shared branch network listing on pages 57 thru 62.

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

Branches of State Chartered Credit Unions**Thirty-Four Branches of Twenty-Nine Credit Unions**
June 30, 2020

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

* See shared branch network listing on pages 57 thru 62.

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

<u>Credit Union Location:</u>	<u>Address:</u>
American United	458 E Main St Grantsville, UT 84029
American United	4770 S 5600 West..... Kearns, UT 84118
American United	3226 S Main St..... Salt Lake City, UT 84115
American United	8621 South 700 E Sandy, UT 84070
American United	1 West Market St..... Sunnyside, UT 84539
American United	2687 W 7800 South..... West Jordan, UT 84088
American United	5688 W Parkway Blvd West Valley City, UT 84119
Ascent	4140 Harrison Blvd Ogden, UT 84408
Ascent	2388 N Washington Blvd..... Ogden, UT 84414
Ascent	5997 S 3500 W..... Roy, UT 84067
CUP	302 E 1860 S Provo, UT 84606
Cyprus.....	221 W Parrish Lane..... Centerville, UT 84014
Cyprus.....	183 E 13800 S..... Draper, UT 84020
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 East Ste 2A Salt Lake City, UT 84102
Cyprus.....	9383 S 700 E Sandy, UT 84070
Cyprus.....	74 W Crossroads Blvd..... Saratoga Springs, UT 84043
Cyprus.....	11328 S Jordan Gateway South Jordan, UT 84095
Cyprus.....	3578 W 4700 S..... Taylorsville, UT 84118
Cyprus.....	5750 S Redwood Rd..... Taylorsville, UT 84123
Cyprus.....	99 West 1280 N..... Toole, UT 84074
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
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

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

<u>Credit Union Location:</u>	<u>Address:</u>
Deseret First	1137 N Canyon Creek Parkway Spanish Fork, UT 84660
Deseret First	616 S River Rd St George, UT 84790
Deseret First	3225 W 4700 S..... Taylorsville, UT 84129
Deseret First	3999 W Parkway Blvd West Valley City, UT 84120
Firefighters	124 W 1400 S..... Salt Lake City, UT 84115
Goldenwest	2085 S Orchard Dr Bountiful, UT 84010
Goldenwest	1120 S Main St..... Brigham City, UT 84302
Goldenwest	315 N Market Place Dr Centerville, UT 84014
Goldenwest	1594 N 2000 W..... Clinton, UT 84015
Goldenwest	2461 N Highway 158..... Eden, UT 84310
Goldenwest	698 N Lagoon Dr Farmington, UT 84025
Goldenwest	1765 W 2700 N..... Farr West, UT 84404
Goldenwest	5573 W 13400 S..... Herriman, UT 84065
Goldenwest	131 W 200 N..... Kaysville, UT 84037
Goldenwest	1268 N Hill Field Rd..... Layton, UT 84041
Goldenwest	760 E Main St..... Lehi, UT 84043
Goldenwest	555 E 1400 N Ste 101 Logan, UT 84341
Goldenwest	360 N 1900 W..... Marriott-Slaterville, UT 84404
Goldenwest	209 N State St Morgan, UT 84050
Goldenwest	6007 S Fashion Blvd..... Murray, UT 84107
Goldenwest	659 N Redwood Rd North Salt Lake, UT 84054
Goldenwest	3217 S Pennsylvania Ave..... Ogden, UT 84401
Goldenwest	3225 Harrison Blvd Ogden, UT 84403
Goldenwest	805 Washington Blvd..... Ogden, UT 84404
Goldenwest	1020 E 800 N..... Orem, UT 84097
Goldenwest	84 South Highway 165..... Providence, UT 84332
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	7926 S 1300 E Sandy, UT 84094
Goldenwest	3664 W 10400 S..... South Jordan, UT 84095
Goldenwest	120 St George Blvd St George, UT 84770
Goldenwest	1805 W Sunset Blvd St George, UT 84770
Goldenwest	2122 E Riverside Dr..... St George, UT 84790
Goldenwest	5639 W Highlands Loop Rd..... West Jordan, UT 84084

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

<u>Credit Union Location:</u>	<u>Address:</u>
Grand County*	1 South Main St .....Blanding, UT 84511
Grand County*	45 W Main St.....Green River, UT 84525
Grand County*	725 N Main St.....Moab, UT 84532
Grand County*	16 E 200 S Ste D .....Monticello, UT 84535
Jordan	407 E 12300 S .....Draper, UT 84020
Jordan	6375 W 13400 S.....Herriman, UT 84096
Jordan	658 W Center St.....Midvale, UT 84047
Jordan	2522 W 12600 S.....Riverton, UT 84065
Jordan	9260 S 300 E .....Sandy, UT 84070
Jordan	4878 W New Bingham Hwy.....West Jordan, UT 84081
Jordan	9250 S Redwood Rd.....West Jordan, UT 84088
Members First.....	120 E 1000 S .....Brigham City, UT 84302
Members First.....	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 Hunte Dr.....Cedar City, UT 84720
Mountain America	410 N Main St.....Cedar City, UT 84720
Mountain America	298 N Market Place Dr .....Centerville, UT 84014
Mountain America	1727 W 1800 North .....Clinton, UT 84015
Mountain America	6440 South 3000 E .....Cottonwood, UT 84121
Mountain America	12221 S State St.....Draper, UT 84020
Mountain America	39 E Main St .....Duchesne, UT 84021
Mountain America	620 N Main St.....Ephraim, UT 84627
Mountain America	498 N Station Parkway .....Farmington, UT 84025
Mountain America	3565 S Gilbert Rd .....Gilbert, UT 85297
Mountain America	635 S Main St .....Heber, UT 84032
Mountain America	13389 South 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 South 4015 W .....Kearns, UT 84118
Mountain America	6155 S 5600 West .....Kearns, UT 84118

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Union

Shared Branch Network Listing (*Continued*)

<u>Credit Union Location:</u>	<u>Address:</u>
Mountain America	955 W Antelope Dr Layton, UT 84041
Mountain America	1704 E State Rte 92 Lehi, UT 84043
Mountain America	706 S Main..... Logan, UT 84321
Mountain America	1425 North 200 E..... Logan, UT 84341
Mountain America	8349 W 3500 S..... Magna, UT 84044
Mountain America	7325 S Union Park Ave Midvale, UT 84047
Mountain America	1047 S Main St Moab, UT 84532
Mountain America	5899 S State Murray, UT 84107
Mountain America	321 E 2nd St..... Ogden, UT 84404
Mountain America	1340 N State St Orem, UT 84057
Mountain America	1219 South 800 E Orem, UT 84097
Mountain America	1672 W Newpark Blvd Park City, UT 84098
Mountain America	818 S State Hwy 198 Payson, UT 84651
Mountain America	760 W Price River Dr Ste A Price, UT 84501
Mountain America	88 North 500 W Provo, UT 84601
Mountain America	665 N Main St..... Richfield, UT 84701
Mountain America	1962 West 12600 S Riverton, UT 84065
Mountain America	823 East 200 N..... Roosevelt, UT 84066
Mountain America	1225 S Redwood Rd..... Salt Lake City, UT 84104
Mountain America	2060 East 2100 S Salt Lake City, UT 84109
Mountain America	2174 East 3300 S Salt Lake City, UT 84109
Mountain America	325 S State St..... Salt Lake City, UT 84111
Mountain America	735 S State St..... Salt Lake City, UT 84111
Mountain America	2001 S State St #S3023 Salt Lake City, UT 84115
Mountain America	1715 West 700 N Salt Lake City, UT 84116
Mountain America	9640 S State St..... Sandy, UT 84070
Mountain America	1284 East 10600 S Sandy, UT 84094
Mountain America	858 East 9400 S Sandy, UT 84094
Mountain America	3582 Pioneer Pkwy..... Santa Clara, UT 84765
Mountain America	25 E Crossroads Blvd..... Saratoga Springs, UT 84045
Mountain America	5382 W Daybreak Pkwy South Jordan, UT 84009
Mountain America	3451 W South Jordan Pkwy South Jordan, UT 84095
Mountain America	753 W South Jordan Pkwy South Jordan, UT 84095
Mountain America	455 E 40th St South Ogden, UT 84403
Mountain America	891 N Main St..... Spanish Fork, UT 84660
Mountain America	1183 West 400 South Springville, UT 84663
Mountain America	2104 W Sunset Blvd..... St George, UT 84770
Mountain America	123 S River Rd St George, UT 84790
Mountain America	2984 E Mall Dr St George, UT 84790
Mountain America	883 N 3050 E St George, UT 84790

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

<u>Credit Union Location:</u>	<u>Address:</u>
Mountain America	6811 N State Hwy 36 Stansbury Park, UT 84074
Mountain America	3065 West 5400 S Taylorsville, UT 84118
Mountain America	2627 West 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 South 2200 W West Jordan, UT 84084
Mountain America	3782 West 7800 S West Jordan, UT 84088
Mountain America	2958 South 5600 W West Valley, UT 84128
Mountain America	1849 South 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 Road Riverton, UT 84065
Security Service	1467 S Main St Salt Lake City, UT 84115
Security Service	2655 W 4700 South..... Salt Lake City, UT 84118
Security Service	10490 S 1300 East 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 South St George, UT 84790
Spectrum.....	5 S Plaza 273 W 500 S Bountiful, UT 84010
Transwest	9024 W Magna Main St Magna, UT 84044
Transwest	39 W 2100 S..... Salt Lake City, UT 84115
Transwest	10692 S State St..... Sandy, UT 84070
Transwest	6189 S Redwood Rd..... Taylorsville, UT 84123
UNIFY Financial.....	1129 North 3950 West..... Salt Lake City, UT 84116
University First	1535 N Main St..... Bountiful, UT 84010
University First	361 West 500 South Bountiful, UT 84010
University First	7220 South Highland Dr Cottonwood Heights, UT 84121
University First	811 East 12300 South Draper, UT 84020
University First	4675 S Highland Dr Holladay, UT 84117

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

University First
USU Credit Union*
USU Credit Union*
USU Credit Union*
Utah
Utah First.....
Wasatch Peaks.....
Wasatch Peaks.....
Wasatch Peaks.....
Wasatch Peaks.....
Wasatch Peaks.....

Address:

13347 S Market Center Riverton, UT 84065
3088 South 1300 East Salt Lake City, UT 84106
505 Wakara Way..... Salt Lake City, UT 84108
490 East 500 South Salt Lake City, UT 84111
270 S 1500 E Salt Lake City, UT 84112
9400 South 2275 East Sandy, UT 84093
7121 South Redwood West Jordan, UT 84084
8952 South Redwood West Jordan, UT 84088
2752 South Redwood West Valley, UT 84119
198 N Main Logan, UT 84321
695 E 1000 N..... Logan, UT 84321
890 S Main..... Smithfield, UT 84335
564 E 300 South..... Salt Lake City, UT 84102
616 W Main St..... American Fork, UT 84003
1173 North Shepard Creek Pkwy Farmington, UT 84025
6935 S 900 E Midvale, UT 84047
310 N 100 West..... Provo, UT 84601
222 E South Temple..... Salt Lake City, UT 84111
9213 Quarry Bend Dr..... Sandy, UT 84094
3642 W 11400 S..... South Jordan, UT 84095
1520 S 500 West..... Woods Cross, UT 84087
3012 S 1900 W Ogden, UT 84401
4723 Harrison Blvd Ogden, UT 84403
975 Washington Blvd..... Ogden, UT 84404
1588 W 2700 N..... Pleasant View, UT 84414
1935 W 4800 S..... Roy, UT 84067

Total Credit Union Shared Branches in Utah - 207

* A Division of Goldenwest Credit Union

Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2019</u>	<u>June 30, 2020</u>
State Credit Unions	30	29
Branches	35	34

<u>Branches Closed:</u>	<u>Date Closed</u>
Members First Credit Union, Promontory Plant, Promontary, Utah.....	10-01-19

<u>Mergers:</u>	<u>Date</u>
City Center Credit Union Merged into America First Federal Credit Union.....	10-11-19

State Chartered Credit Unions
June 30, 2020

29 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Beckstrand & Associates Employees	Education First	Employees 1st	Fire- Fighters	Freedom
	Alpine					
ASSETS						
Cash & Cash Equivalents.....	174,810	9,687	299	3,858	311	8,655
Loans:						
Unsecured.....	56,331	6,230	0	2,393	62	1,863
Auto.....	547,298	96,702	0	9,775	173	14,510
Real Estate.....	491,554	62,337	0	14,862	0	13,125
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	118,619	4,828	0	1,602	39	4,590
Total Loans.....	1,213,802	170,097	0	28,632	274	34,088
LESS: Allowance for Loan Losses.....	5,305	839	0	167	6	55
Loans Held for Sale.....	257	0	0	0	0	0
Total Investments.....	576,297	46,673	0	2,047	1,165	4,384
Land and Building (Net).....	44,324	11,690	0	263	0	593
Foreclosed and Repossessed Assets.....	507	125	0	0	0	39
Other Fixed Assets.....	5,182	892	0	185	4	398
Other Assets.....	37,609	3,392	900	1,896	14	756
TOTAL ASSETS.....	2,047,483	241,717	1,199	36,714	1,762	48,858
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	212,828	38,374	0	7,599	0	8,416
Regular Shares.....	919,100	78,555	0	14,592	1,114	17,418
Money Market Shares.....	166,811	47,316	0	1,455	0	3,043
Certificates of Deposits.....	367,685	49,729	0	7,276	34	9,566
IRA / KEOGH & Retirement Accounts.....	90,132	529	0	898	79	2,411
All Other.....	26,627	221	0	1,063	64	2,634
Total Shares and Deposits.....	1,783,183	214,724	0	32,883	1,291	43,488
Borrowings.....	0	0	0	0	0	0
Dividends and Interest Payable.....	1,889	273	0	0	0	38
Accounts Payable and Other Liabilities.....	11,307	1,975	1,044	97	2	73
Regular Reserve.....	70,869	7,680	5	1,134	104	2,101
Other Reserves.....	6,851	(1,572)	0	0	0	0
Undivided Earnings.....	173,384	18,637	150	2,600	365	3,196
TOTAL LIABILITIES & EQUITY.....	2,047,483	241,717	1,199	36,714	1,762	48,858

State Chartered Credit Unions
June 30, 2020

29 Reporting Figures in Thousands of Dollars	Grand County*	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees	Member's First	Millard County
ASSETS							
Cash & Cash Equivalents.....	4,453	8,928	456	3,785	388	32,174	3,895
Loans:							
Unsecured.....	2,516	842	261	953	80	7,386	705
Auto.....	19,659	10,583	4,332	9,565	1,354	50,167	11,033
Real Estate.....	9,519	20,617	50	1,825	41	9,262	5,620
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	6,747	1,018	1,092	2,207	945	13,614	6,835
Total Loans.....	38,441	33,060	5,735	14,550	2,420	80,429	24,193
LESS: Allowance for Loan Losses.....	403	295	95	213	21	170	46
Loans Held for Sale.....	257	0	0	0	0	0	0
Total Investments.....	98	7,546	28	1,375	2,145	21,350	16,016
Land and Building (Net).....	2,850	3,563	0	706	0	4,283	747
Foreclosed and Repossessed Assets.....	94	0	0	0	0	14	0
Other Fixed Assets.....	279	0	0	49	2	204	188
Other Assets.....	660	708	50	476	57	7,460	472
TOTAL ASSETS.....	46,729	53,510	6,174	20,728	4,991	145,744	45,465
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	10,183	2,890	0	1,653	554	16,930	11,273
Regular Shares.....	16,461	24,674	1,939	5,221	1,347	36,727	28,518
Money Market Shares.....	6,633	0	0	8,196	0	44,585	0
Certificates of Deposits.....	8,962	9,127	1,654	3,678	1,447	19,234	189
IRA / KEOGH & Retirement Accounts.....	822	2,783	252	0	524	4,304	857
All Other.....	0	3,023	846	496	0	6,446	0
Total Shares and Deposits.....	43,061	42,497	4,691	19,244	3,872	128,226	40,837
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	29	4	0	0	37	0
Accounts Payable and Other Liabilities.....	217	37	20	31	17	1,958	171
Regular Reserve.....	1,024	3,261	344	500	462	8,100	1,373
Other Reserves.....	0	0	0	0	0	0	(478)
Undivided Earnings.....	2,427	7,686	1,115	953	640	7,423	3,562
TOTAL LIABILITIES & EQUITY.....	46,729	53,510	6,174	20,728	4,991	145,744	45,465

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions
June 30, 2020

29 Reporting Figures in Thousands of Dollars	National J.A.C.L.	Nebo	P & S	Pacific Horizon	Presto Lewiston Employees	Provo Police & Fire Dept.	S E A
ASSETS							
Cash & Cash Equivalents.....	2,295	12,588	2,977	11,939	192	763	1,984
Loans:							
Unsecured.....	1,103	3,129	713	1,949	21	15	126
Auto.....	5,386	50,562	6,973	38,054	137	1,683	2,214
Real Estate.....	9,702	20,045	3,266	20,947	15	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,954	6,054	1,788	7,555	30	66	451
Total Loans.....	18,145	79,790	12,740	68,505	203	1,764	2,791
LESS: Allowance for Loan Losses.....	134	439	148	284	5	63	17
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	9,081	16,532	279	1,297	1	119	212
Land and Building (Net).....	1,072	3,025	0	2,318	0	0	0
Foreclosed and Repossessed Assets.....	0	150	0	0	0	0	0
Other Fixed Assets.....	16	294	123	538	2	8	0
Other Assets.....	1,311	1,250	313	948	3	21	34
TOTAL ASSETS.....	<u>31,786</u>	<u>113,190</u>	<u>16,284</u>	<u>85,261</u>	<u>396</u>	<u>2,612</u>	<u>5,004</u>
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	3,489	14,114	3,022	9,964	0	0	0
Regular Shares.....	9,662	42,327	9,389	27,093	305	2,249	3,785
Money Market Shares.....	6,861	0	0	4,390	0	0	0
Certificates of Deposits.....	5,948	26,271	325	26,479	1	0	0
IRA / KEOGH & Retirement Accounts.....	1,936	3,174	1,516	8,962	0	0	0
All Other.....	0	7,806	331	0	0	0	0
Total Shares and Deposits.....	27,896	93,692	14,583	76,888	306	2,249	3,785
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	6	81	0	133	0	0	0
Accounts Payable and Other Liabilities.....	215	360	392	319	0	1	2
Regular Reserve.....	1,625	3,944	976	2,887	30	118	201
Other Reserves.....	0	342	126	(230)	0	7	0
Undivided Earnings.....	2,044	14,771	207	5,264	60	237	1,016
TOTAL LIABILITIES & EQUITY.....	<u>31,786</u>	<u>113,190</u>	<u>16,284</u>	<u>85,261</u>	<u>396</u>	<u>2,612</u>	<u>5,004</u>

State Chartered Credit Unions
June 30, 2020

29 Reporting Figures in Thousands of Dollars	San Juan	South Sanpete	Tanner Employees	Trans West	Tri County	Uintah	Utah Heritage
ASSETS							
Cash & Cash Equivalents.....	5,854	217	1,084	21,825	145	1,939	22,291
Loans:							
Unsecured.....	2,405	12	187	6,888	5	121	2,310
Auto.....	12,641	761	3,069	45,129	16	854	17,545
Real Estate.....	133	0	0	63,798	0	0	27,853
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,183	8	768	4,622	9	186	8,777
Total Loans.....	16,362	781	4,024	120,437	30	1,161	56,485
LESS: Allowance for Loan Losses.....	211	21	42	562	5	3	266
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	2,058	3	1,124	15,410	0	390	8,661
Land and Building (Net).....	190	0	0	3,173	0	0	2,355
Foreclosed and Repossessed Assets.....	0	0	0	0	0	0	0
Other Fixed Assets.....	193	0	4	674	0	4	235
Other Assets.....	408	11	79	2,532	1	32	1,191
TOTAL ASSETS.....	24,854	991	6,273	163,489	171	3,523	90,952
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	3,925	0	510	27,720	0	0	14,238
Regular Shares.....	6,187	894	2,998	45,679	126	2,998	26,336
Money Market Shares.....	5,158	0	1,244	32,625	0	0	2,620
Certificates of Deposits.....	3,401	0	69	32,965	0	0	32,873
IRA / KEOGH & Retirement Accounts.....	2,019	0	0	6,833	0	0	5,059
All Other.....	1,273	0	616	742	0	0	48
Total Shares and Deposits.....	21,963	894	5,437	146,564	126	2,998	81,174
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	36
Accounts Payable and Other Liabilities.....	59	1	0	1,065	5	3	918
Regular Reserve.....	988	41	338	6,277	23	145	3,501
Other Reserves.....	0	0	0	279	14	0	0
Undivided Earnings.....	1,844	55	498	9,304	3	377	5,323
TOTAL LIABILITIES & EQUITY.....	24,854	991	6,273	163,489	171	3,523	90,952

State Chartered Credit Unions
June 30, 2020

29 Reporting Figures in Thousands of Dollars	Utah Power	Utah Prison Employees
ASSETS		
Cash & Cash Equivalents.....	5,931	93
Loans:		
Unsecured.....	12,670	208
Auto.....	115,447	1,887
Real Estate.....	197,939	0
Leases Receivable.....	0	0
All Other Members.....	38,679	747
Total Loans.....	364,735	2,842
LESS: Allowance for Loan Losses.....	495	61
Loans Held for Sale.....	0	0
Total Investments.....	410,329	418
Land and Building (Net).....	6,273	0
Foreclosed and Repossessed Assets.....	68	0
Other Fixed Assets.....	804	7
Other Assets.....	11,840	30
TOTAL ASSETS.....	<u>799,485</u>	<u>3,329</u>

LIABILITIES AND EQUITY

Shares & Deposits:		
Share Drafts.....	31,619	0
Regular Shares.....	492,695	2,166
Money Market Shares.....	0	0
Certificates of Deposits.....	117,559	824
IRA / KEOGH & Retirement Accounts.....	43,906	34
All Other.....	0	0
Total Shares and Deposits.....	685,779	3,024
Borrowings.....	0	0
Dividends and Interest Payable.....	1,251	0
Accounts Payable and Other Liabilities.....	1,981	8
Regular Reserve.....	22,004	265
Other Reserves.....	8,363	0
Undivided Earnings.....	<u>80,107</u>	<u>32</u>
TOTAL LIABILITIES & EQUITY.....	<u>799,485</u>	<u>3,329</u>

Federal Chartered Credit Unions
June 30, 2020

31 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United	Ascent	C U P	Cyprus	Deseret First
ASSETS							
Cash & Cash Equivalents.....	4,974,432	2,208,197	33,587	12,200	567	94,686	119,622
Loans:							
Unsecured.....	2,573,905	904,394	50,256	5,361	569	75,451	24,434
Auto.....	12,093,579	5,346,232	76,010	33,822	1,987	544,849	210,929
Real Estate.....	9,371,502	2,180,004	75,256	71,724	1,364	312,148	325,264
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,174,710	1,381,961	19,305	4,860	574	159,319	21,701
Total Loans.....	26,213,696	9,812,591	220,827	115,767	4,494	1,091,767	582,328
LESS: Allowance for Loan Losses.....	355,437	200,232	1,293	334	5	8,042	4,230
Loans Held for Sale.....	225,602	67,445	0	0	0	12,593	7,051
Total Investments.....	2,031,845	901,482	15,551	6,028	1,803	20,208	37,965
Land and Building (Net).....	845,310	211,665	10,351	3,851	0	31,715	29,221
Foreclosed and Repossessed Assets....	31,789	25,123	78	0	0	634	0
Other Fixed Assets.....	122,929	52,923	966	599	1	4,937	4,665
Other Assets.....	876,299	323,338	19,619	5,715	83	32,545	16,808
TOTAL ASSETS.....	34,966,465	13,402,532	299,686	143,826	6,943	1,281,043	793,430
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	5,382,723	2,630,634	45,828	24,039	247	252,408	205,602
Regular Shares.....	7,207,752	2,863,757	59,579	35,467	3,123	328,271	271,329
Money Market Shares.....	7,914,997	3,619,566	55,299	37,724	804	135,240	114,956
Certificates of Deposits.....	6,546,947	2,274,673	81,213	27,605	1,637	306,664	111,365
IRA / KEOGH & Retirement Accounts..	1,267,634	557,846	16,770	4,631	111	75,909	26,004
All Other.....	2,546,581	38,825	5,603	515	0	44,041	0
Total Shares and Deposits.....	30,866,634	11,985,301	264,292	129,981	5,922	1,142,533	729,256
Borrowings.....	402,316	0	0	0	0	0	0
Dividends and Interest Payable.....	7,529	4,841	0	0	12	0	338
Accounts Payable and Other Liabilities..	419,398	208,468	874	1,113	7	7,464	9,306
Regular Reserve.....	178,708	(1)	1,575	1,376	210	12,893	15,060
Other Reserves.....	1,441,090	1,163,525	3,171	300	0	(7,633)	685
Undivided Earnings.....	1,650,790	40,398	29,774	11,056	792	125,786	38,785
TOTAL LIABILITIES & EQUITY.....	34,966,465	13,402,532	299,686	143,826	6,943	1,281,043	793,430

Federal Chartered Credit Unions
June 30, 2020

31 Reporting Figures in Thousands Dollars	Desertview	Devils Slide	Eastern Utah Community	Elevate	Flexpak	Gibbons & Reed Employees	Goldenwest
ASSETS							
Cash & Cash Equivalents.....	4,707	4,378	20,561	4,185	184	518	254,234
Loans:							
Unsecured.....	834	70	2,099	4,178	73	51	161,203
Auto.....	9,286	5,803	40,073	58,002	648	1,535	613,792
Real Estate.....	5,617	0	32,588	12,538	0	0	610,560
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	4,034	3,170	14,478	12,842	183	493	63,002
Total Loans.....	19,771	9,043	89,238	87,560	904	2,079	1,448,557
LESS: Allowance for Loan Losses.....	1,373	74	428	262	14	30	22,805
Loans Held for Sale.....	0	0	555	0	0	0	23,590
Total Investments.....	14,819	2,275	38,849	63,047	4	3,818	202,238
Land and Building (Net).....	101	140	2,311	4,791	0	0	60,796
Foreclosed and Repossessed Assets.....	0	0	220	27	0	0	821
Other Fixed Assets.....	208	37	176	359	0	5	5,806
Other Assets.....	455	129	2,412	2,943	8	53	44,533
TOTAL ASSETS.....	38,688	15,928	153,894	162,650	1,086	6,443	2,017,770
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	6,073	234	34,261	20,957	0	0	368,945
Regular Shares.....	8,609	6,557	52,043	60,457	292	4,951	632,410
Money Market Shares.....	14,035	0	18,399	3,465	0	0	192,665
Certificates of Deposits.....	3,411	7,226	26,381	38,373	0	0	435,035
IRA / KEOGH & Retirement Accounts.....	1,709	0	5,298	4,817	32	0	71,329
All Other.....	0	128	0	0	420	537	0
Total Shares and Deposits.....	33,837	14,145	136,382	128,069	744	5,488	1,700,384
Borrowings.....	0	0	0	0	0	0	28,500
Dividends and Interest Payable.....	0	0	76	27	0	0	1,080
Accounts Payable and Other Liabilities.....	21	19	399	580	0	8	31,094
Regular Reserve.....	550	117	2,602	1,200	51	275	15,007
Other Reserves.....	0	100	0	0	93	0	240,702
Undivided Earnings.....	4,280	1,547	14,435	32,774	198	672	1,003
TOTAL LIABILITIES & EQUITY.....	38,688	15,928	153,894	162,650	1,086	6,443	2,017,770

Federal Chartered Credit Unions
June 30, 2020

31 Reporting Figures in Thousands Dollars	Granite	Hercules First	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical	LU 354 I B E W
ASSETS							
Cash & Cash Equivalents.....	15,248	6,356	20,677	37,647	1,669	223	2,600
Loans:							
Unsecured.....	15,658	3,388	7,154	14,734	363	404	589
Auto.....	80,130	24,565	43,577	62,810	7,981	9,023	13,419
Real Estate.....	288,479	24,370	25,978	106,413	1,823	6,382	3,160
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,085	9,195	6,656	16,076	1,490	1,820	4,603
Total Loans.....	389,352	61,518	83,365	200,033	11,657	17,629	21,771
LESS: Allowance for Loan Losses.....	2,410	205	2,695	809	62	96	130
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	188,961	35,240	41,635	69,905	13,226	8,889	5,977
Land and Building (Net).....	5,278	580	4,085	6,076	977	0	0
Foreclosed and Repossessed Assets.....	0	869	33	27	0	0	0
Other Fixed Assets.....	1,064	375	480	907	35	10	22
Other Assets.....	8,530	4,160	9,231	9,777	251	303	344
TOTAL ASSETS.....	606,023	108,893	156,811	323,563	27,753	26,958	30,584
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	85,421	12,527	28,829	72,993	840	1,632	3,825
Regular Shares.....	118,985	40,347	40,374	104,160	21,412	12,341	8,220
Money Market Shares.....	189,424	18,653	42,974	66,273	0	0	5,388
Certificates of Deposits.....	84,658	17,546	20,103	46,436	0	6,541	7,452
IRA / KEOGH & Retirement Accounts.....	14,284	9,026	3,709	4,948	0	2,203	1,720
All Other.....	381	0	5,526	0	1,823	0	0
Total Shares and Deposits.....	493,153	98,099	141,515	294,810	24,075	22,717	26,605
Borrowings.....	43,800	0	0	0	0	0	0
Dividends and Interest Payable.....	0	74	60	270	0	8	15
Accounts Payable and Other Liabilities.....	5,138	74	1,132	1,167	0	37	28
Regular Reserve.....	12,631	2,712	3,244	4,960	603	292	638
Other Reserves.....	4,086	2,871	9,600	(2,856)	58	0	191
Undivided Earnings.....	47,215	5,063	1,260	25,212	3,017	3,904	3,107
TOTAL LIABILITIES & EQUITY.....	606,023	108,893	156,811	323,563	27,753	26,958	30,584

Federal Chartered Credit Unions
June 30, 2020

31 Reporting Figures in Thousands Dollars	Mountain America	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah	Utah Community
ASSETS							
Cash & Cash Equivalents.....	1,484,424	3,474	123	723	76,502	1,385	479,095
Loans:							
Unsecured.....	1,068,708	19	30	199	72,010	1,359	53,148
Auto.....	3,703,986	10,637	693	1,393	471,354	4,635	509,148
Real Estate.....	3,863,623	13,695	0	0	385,376	4,975	567,102
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	196,953	4,912	118	9	108,188	1,275	73,725
Total Loans.....	8,833,270	29,263	841	1,601	1,036,928	12,244	1,203,123
LESS: Allowance for Loan Losses.....	76,286	278	13	15	8,171	30	19,999
Loans Held for Sale.....	69,531	0	0	0	5,134	0	39,703
Total Investments.....	56,158	3,347	7	980	147,896	8,256	129,068
Land and Building (Net).....	347,812	468	0	0	26,329	168	60,803
Foreclosed and Repossessed Assets.....	2,113	0	0	0	1,563	0	248
Other Fixed Assets.....	38,501	0	0	2	3,663	36	4,231
Other Assets.....	238,888	314	11	35	31,189	321	70,159
TOTAL ASSETS.....	10,994,411	36,588	969	3,326	1,321,033	22,380	1,966,431
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	618,703	593	0	0	277,120	3,811	513,001
Regular Shares.....	1,558,834	21,107	727	2,194	291,818	4,626	408,990
Money Market Shares.....	2,544,007	0	0	0	318,313	5,606	371,684
Certificates of Deposits.....	2,276,871	2,522	0	730	250,944	4,014	301,093
IRA / KEOGH & Retirement Accounts.....	348,840	0	0	0	33,765	1,540	40,186
All Other.....	2,308,121	0	0	0	0	290	117,479
Total Shares and Deposits.....	9,655,376	24,222	727	2,924	1,171,960	19,887	1,752,433
Borrowings.....	285,016	0	0	0	0	0	0
Dividends and Interest Payable.....	0	39	1	0	681	5	0
Accounts Payable and Other Liabilities.....	106,421	139	2	4	12,559	20	24,909
Regular Reserve.....	63,044	1,656	84	84	10,964	409	8,027
Other Reserves.....	2,575	0	0	0	11,516	0	1,931
Undivided Earnings.....	881,979	10,532	155	314	113,353	2,059	179,131
TOTAL LIABILITIES & EQUITY.....	10,994,411	36,588	969	3,326	1,321,033	22,380	1,966,431

Federal Chartered Credit Unions
June 30, 2020

31 Reporting Figures in Thousands Dollars	Utah First	Valley Wide	Varex	Wasatch Peaks
ASSETS				
Cash & Cash Equivalents.....	70,380	84	2,186	14,010
Loans:				
Unsecured.....	75,866	5	549	30,749
Auto.....	130,614	333	4,394	71,917
Real Estate.....	263,632	0	1,999	187,432
Leases Receivable.....	0	0	0	0
All Other Members.....	13,708	15	1,116	43,843
Total Loans.....	483,820	353	8,058	333,941
LESS: Allowance for Loan Losses.....	3,977	4	21	1,114
Loans Held for Sale.....	0	0	0	0
Total Investments.....	3,381	0	7,310	3,523
Land and Building (Net).....	26,605	0	0	11,187
Foreclosed and Repossessed Assets.....	0	0	0	33
Other Fixed Assets.....	1,899	0	1	1,022
Other Assets.....	18,534	4	242	35,364
TOTAL ASSETS.....	<u>600,642</u>	<u>437</u>	<u>17,776</u>	<u>397,966</u>
LIABILITIES AND EQUITY				
Shares & Deposits:				
Share Drafts.....	100,678	0	2,032	71,488
Regular Shares.....	117,067	328	5,987	123,395
Money Market Shares.....	92,830	0	4,872	62,821
Certificates of Deposits.....	131,149	0	1,180	82,125
IRA / KEOGH & Retirement Accounts.....	27,679	0	708	14,570
All Other.....	22,348	0	217	325
Total Shares and Deposits.....	491,751	328	14,996	354,724
Borrowings.....	45,000	0	0	0
Dividends and Interest Payable.....	0	0	3	0
Accounts Payable and Other Liabilities.....	6,611	2	43	1,757
Regular Reserve.....	15,000	19	560	2,863
Other Reserves.....	84	0	0	10,091
Undivided Earnings.....	42,196	88	2,174	28,531
TOTAL LIABILITIES & EQUITY.....	<u>600,642</u>	<u>437</u>	<u>17,776</u>	<u>397,966</u>

Out-of-State Credit Unions with Branches in Utah
June 30, 2020

5 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service	UNIFY Financial
ASSETS						
Cash & Cash Equivalents.....	2,327,689	451,572	1,001,840	88,523	467,359	318,396
Loans:						
Unsecured.....	1,771,906	137,333	400,626	63,188	821,781	348,978
Auto.....	8,258,052	1,005,835	1,791,291	256,735	4,418,605	785,586
Real Estate.....	8,276,321	400,763	2,646,452	427,131	3,422,214	1,379,760
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	301,052	34,215	46,809	51,853	153,453	14,723
Total Loans.....	18,607,331	1,578,146	4,885,178	798,907	8,816,053	2,529,047
LESS: Allowance for Loan Losses.....	198,241	18,804	40,007	11,048	101,188	27,195
Loans Held for Sale.....	285,161	4,674	52,426	0	228,061	0
Total Investments.....	1,744,203	88,579	879,452	319,199	163,374	293,597
Land and Building (Net).....	378,427	40,157	64,576	16,589	249,968	7,138
Foreclosed and Repossessed Assets.....	8,368	990	2,083	763	3,641	891
Other Fixed Assets.....	106,443	14,260	22,570	2,398	50,654	16,562
Other Assets.....	788,729	186,770	161,583	17,261	279,904	143,211
TOTAL ASSETS.....	24,048,110	2,346,344	7,029,701	1,232,592	10,157,826	3,281,647
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	4,450,222	527,660	1,306,253	138,815	1,922,368	555,126
Regular Shares.....	5,931,872	597,765	1,971,236	422,763	2,067,199	872,907
Money Market Shares.....	3,754,139	319,040	2,006,385	143,892	691,686	593,136
Certificates of Deposits.....	5,201,881	510,748	548,703	237,423	3,346,233	558,775
IRA / KEOGH & Retirement Accounts.....	1,042,847	88,771	287,741	55,716	482,468	128,151
All Other.....	196,361	55,681	27,218	0	113,462	0
Total Shares and Deposits.....	20,577,322	2,099,665	6,147,536	998,609	8,623,416	2,708,095
Borrowings.....	788,850	21,022	0	41,938	475,647	250,242
Dividends and Interest Payable.....	3,317	3	0	0	3,313	0
Accounts Payable and Other Liabilities.....	186,557	20,814	57,692	6,276	56,096	45,680
Regular Reserve.....	180,951	18,530	58,273	18,031	60,130	25,990
Other Reserves.....	64,063	20,828	13,651	7,628	332	21,623
Undivided Earnings.....	2,247,050	165,482	752,549	160,110	938,892	230,017
TOTAL LIABILITIES & EQUITY.....	24,048,110	2,346,344	7,029,701	1,232,592	10,157,826	3,281,647

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Six Month Period Ending June 30, 2020

29 State and 31 Federal Reporting

Figures in Thousands

State **Federal**

INTEREST INCOME

Interest on Loans.....	\$ 28,870	\$ 622,322
LESS: Interest Refund.....	0	9
Income from Investments.....	6,269	29,045
Income (Loss) from Trading Securities.....	11	(135)
TOTAL INTEREST INCOME.....	<u>35,150</u>	<u>651,223</u>

INTEREST EXPENSES

Dividends on Shares.....	4,397	126,199
Interest on Deposits.....	3,937	0
Interest on Borrowed Money.....	16	3,071
TOTAL INTEREST INCOME.....	<u>8,350</u>	<u>129,270</u>
Provision for Loan Loss.....	1,997	129,984
NET INTEREST INCOME.....	<u>24,803</u>	<u>391,969</u>

NON-INTEREST INCOME

Fee Income.....	4,098	135,302
Other Operating Income.....	3,941	196,325
Gain (Loss) on Investments.....	121	(1,288)
Gain (Loss) on Disposition of Fixed Assets.....	0	6,716
Other Non-operating Income (Expense).....	<u>196</u>	<u>9,705</u>
TOTAL NON-INTEREST INCOME.....	<u>8,356</u>	<u>346,760</u>

NON-INTEREST EXPENSE

Employee Compensation and Benefit.....	13,349	311,684
Travel and Conference.....	89	2,872
Office Occupancy.....	1,413	36,726
Office Operations.....	5,041	93,385
Educational and Promotional.....	456	23,040
Loan Servicing.....	2,147	62,824
Professional and Outside Services.....	869	27,192
Member Insurance.....	77	58
Operating Fees.....	143	1,968
Miscellaneous Operating.....	<u>995</u>	<u>18,110</u>
TOTAL NON-INTEREST EXPENSE.....	<u>24,579</u>	<u>577,859</u>

NET INCOME.....	<u><u>\$ 8,580</u></u>	<u><u>\$ 160,870</u></u>
-----------------	------------------------	--------------------------

RESERVE TRANSFERS

Required Transfer to Statutory Reserves.....	\$ 1,784	\$ 0
--	----------	------

State Chartered Credit Unions
December 31, 2019

29 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Beckstrand & Associates Employees	Education First	Employees 1st	Fire- Fighters	Freedom
	Alpine					
ASSETS						
Cash & Cash Equivalents.....	102,433	9,453	212	2,194	150	4,086
Loans:						
Unsecured.....	63,806	7,099	0	2,798	83	2,004
Auto.....	539,775	98,184	0	9,633	165	14,615
Real Estate.....	481,409	55,170	0	14,069	0	12,189
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	113,859	4,577	0	1,612	19	4,348
Total Loans.....	1,198,849	165,030	0	28,112	267	33,156
LESS: Allowance for Loan Losses.....	4,936	780	0	138	6	106
Loans Held for Sale.....	241	0	0	0	0	0
Total Investments.....	492,247	37,020	0	2,092	1,169	6,051
Land and Building (Net).....	43,073	11,052	0	271	0	577
Other Real Estate Owned.....	477	141	0	0	0	0
Other Fixed Assets.....	4,634	834	0	177	0	401
Other Assets.....	34,794	3,290	2	1,896	14	799
TOTAL ASSETS.....	1,871,812	226,040	214	34,604	1,594	44,964
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	182,886	33,205	0	7,503	0	7,698
Regular Shares.....	824,472	71,113	0	13,077	970	16,148
Money Market Shares.....	151,211	45,006	0	1,497	0	2,528
Certificates of Deposits.....	355,296	49,866	0	7,012	34	8,120
IRA / KEOGH & Retirement Accounts.....	86,706	566	0	899	78	2,370
All Other.....	23,473	57	0	938	38	2,770
Total Shares and Deposits.....	1,624,044	199,813	0	30,926	1,120	39,634
Borrowings.....	967	0	0	0	0	750
Dividends and Interest Payable.....	2,154	282	0	0	0	40
Accounts Payable and Other Liabilities.....	10,354	1,938	60	59	2	85
Regular Reserve.....	69,282	7,431	6	1,117	104	2,100
Other Reserves.....	(1,071)	(1,652)	0	0	0	0
Undivided Earnings.....	166,082	18,228	148	2,502	368	3,145
TOTAL LIABILITIES & EQUITY.....	1,871,812	226,040	214	34,604	1,594	44,964
						41,653

State Chartered Credit Unions
December 31, 2019

29 Reporting Figures in Thousands of Dollars	Grand County*	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees	Member's First	Millard County
ASSETS							
Cash.....	2,633	5,606	212	3,138	319	17,761	3,032
Loans:							
Unsecured.....	2,433	1,272	290	924	128	8,439	842
Auto.....	18,426	8,720	4,492	8,933	1,673	49,131	10,393
Real Estate.....	8,842	19,836	63	1,625	42	10,109	5,545
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,739	3,632	1,011	2,207	766	13,314	6,066
Total Loans.....	35,440	33,460	5,856	13,689	2,609	80,993	22,846
LESS: Allowance for Loan Losses.....	331	242	86	223	36	151	35
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	378	7,790	27	1,065	1,693	25,448	15,067
Land and Building (Net).....	2,377	3,796	0	714	0	4,364	127
Other Real Estate Owned.....	74	0	0	0	0	59	0
Other Fixed Assets.....	269	0	0	45	0	272	184
Other Assets.....	602	656	59	411	51	7,527	490
TOTAL ASSETS.....	41,442	51,066	6,068	18,839	4,636	136,273	41,711
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	7,324	2,349	0	1,261	405	13,215	9,522
Regular Shares.....	14,832	22,806	1,841	4,463	1,098	35,633	26,711
Money Market Shares.....	6,005	0	0	7,990	0	44,865	0
Certificates of Deposits.....	9,150	9,182	1,684	3,326	1,447	16,405	241
IRA / KEOGH & Retirement Accounts.....	748	2,920	356	0	540	4,199	843
All Other Shares and Deposits.....	0	3,218	746	500	0	5,338	0
Total Shares and Deposits.....	38,059	40,475	4,627	17,540	3,490	119,655	37,317
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	33	4	0	0	30	0
Accounts Payable and Other Liabilities.....	158	47	17	(20)	15	1,518	159
Regular Reserve.....	942	3,261	344	500	673	8,100	1,332
Other Reserves.....	0	0	0	0	0	0	(496)
Undivided Earnings.....	2,283	7,250	1,076	819	458	6,970	3,399
TOTAL LIABILITIES & EQUITY.....	41,442	51,066	6,068	18,839	4,636	136,273	41,711

* Grand County Credit Union dba Desert Rivers Credit Union

State Chartered Credit Unions
December 31, 2019

29 Reporting Figures in Thousands of Dollars	National J.A.C.L.	Nebo	P & S	Pacific Horizon	Presto Lewiston Employees	Provo Police & Fire Dept.	S E A
ASSETS							
Cash.....	1,922	9,966	396	2,838	99	540	1,439
Loans:							
Unsecured.....	1,414	3,669	812	2,225	29	19	139
Auto.....	5,587	48,229	7,410	37,098	182	1,753	2,365
Real Estate.....	9,744	16,085	3,503	20,530	15	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	765	6,775	1,890	6,741	25	109	475
Total Loans.....	17,510	74,758	13,615	66,594	251	1,881	2,979
LESS: Allowance for Loan Losses.....	118	293	144	290	5	76	30
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	8,295	13,344	579	2,276	2	124	209
Land and Building (Net).....	1,091	3,065	0	2,355	0	0	0
Other Real Estate Owned.....	0	135	0	0	0	0	0
Other Fixed Assets.....	18	186	10	578	1	9	1
Other Assets.....	1,301	1,264	295	954	2	24	35
TOTAL ASSETS.....	30,019	102,425	14,751	75,305	350	2,502	4,633
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	3,440	12,574	2,197	7,463	0	0	0
Regular Shares.....	8,883	36,601	8,574	21,851	214	2,140	3,437
Money Market Shares.....	6,407	0	0	3,472	0	0	0
Certificates of Deposits.....	5,737	24,692	359	25,951	47	0	0
IRA / KEOGH & Retirement Accounts.....	1,770	3,011	1,700	8,267	0	0	0
All Other Shares and Deposits.....	0	6,861	310	0	0	0	0
Total Shares and Deposits.....	26,237	83,739	13,140	67,004	261	2,140	3,437
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	3	86	0	155	0	0	0
Accounts Payable and Other Liabilities.....	186	370	304	442	0	1	2
Regular Reserve.....	1,611	3,838	974	2,708	30	119	202
Other Reserves.....	0	66	130	(72)	0	7	0
Undivided Earnings.....	1,982	14,326	203	5,068	59	235	992
TOTAL LIABILITIES & EQUITY.....	30,019	102,425	14,751	75,305	350	2,502	4,633

State Chartered Credit Unions
December 31, 2019

29 Reporting Figures in Thousands of Dollars	San Juan	South Sanpete	Tanner Employees	Trans West	Tri County	Uintah	Utah Heritage
ASSETS							
Cash.....	4,294	79	643	6,677	129	1,784	12,184
Loans:							
Unsecured.....	2,902	16	201	7,804	10	165	2,719
Auto.....	12,089	844	2,979	43,977	21	767	17,070
Real Estate.....	145	0	0	63,366	0	0	30,977
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,093	10	640	4,676	9	174	8,505
Total Loans.....	16,229	870	3,820	119,823	40	1,106	59,271
LESS: Allowance for Loan Losses.....	177	20	43	603	5	3	254
Loans Held for Sale.....	0	0	0	241	0	0	0
Total Investments.....	2,081	3	1,279	15,024	0	399	8,118
Land and Building (Net).....	179	0	0	3,144	0	0	2,397
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	215	0	0	411	0	5	128
Other Assets.....	356	11	85	2,259	1	39	1,231
TOTAL ASSETS.....	23,177	943	5,784	146,976	165	3,330	83,075
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	3,178	0	364	21,678	0	0	11,442
Regular Shares.....	10,471	810	2,916	41,384	123	2,804	22,312
Money Market Shares.....	0	0	1,142	27,794	0	0	2,569
Certificates of Deposits.....	3,385	0	69	32,858	0	0	32,448
IRA / KEOGH & Retirement Accounts.....	2,254	0	0	6,702	0	0	4,827
All Other Shares and Deposits.....	1,079	0	484	372	0	0	17
Total Shares and Deposits.....	20,367	810	4,975	130,788	123	2,804	73,615
Borrowings.....	0	42	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	40
Accounts Payable and Other Liabilities.....	55	2	2	1,155	5	2	984
Regular Reserve.....	987	41	339	6,086	23	145	3,369
Other Reserves.....	0	0	0	163	11	0	0
Undivided Earnings.....	1,768	48	468	8,784	3	379	5,067
TOTAL LIABILITIES & EQUITY.....	23,177	943	5,784	146,976	165	3,330	83,075

State Chartered Credit Unions
December 31, 2019

29 Reporting Figures in Thousands of Dollars	Utah Power	Utah Prison Employees
ASSETS		
Cash.....	8,324	17
Loans:		
Unsecured.....	13,671	311
Auto.....	115,462	1,922
Real Estate.....	199,598	0
Leases Receivable.....	0	0
All Other Members.....	35,918	474
Total Loans.....	364,649	2,707
LESS: Allowance for Loan Losses.....	460	65
Loans Held for Sale.....	0	0
Total Investments.....	336,146	325
Land and Building (Net).....	6,346	0
Other Real Estate Owned.....	68	0
Other Fixed Assets.....	816	11
Other Assets.....	<u>10,348</u>	<u>39</u>
TOTAL ASSETS.....	<u>726,237</u>	<u>3,034</u>

LIABILITIES AND EQUITY

Deposits:		
Share Drafts.....	32,596	0
Regular Shares.....	437,222	1,698
Money Market Shares.....	0	0
Certificates of Deposits.....	112,579	825
IRA / KEOGH & Retirement Accounts.....	41,477	34
All Other Shares and Deposits.....	0	0
Total Shares and Deposits.....	623,874	2,557
Borrowings.....	0	175
Dividends and Interest Payable.....	1,479	0
Accounts Payable and Other Liabilities.....	2,241	5
Regular Reserve.....	21,258	265
Other Reserves.....	773	0
Undivided Earnings.....	<u>76,612</u>	<u>32</u>
TOTAL LIABILITIES & EQUITY.....	<u>726,237</u>	<u>3,034</u>

Federal Chartered Credit Unions
December 31, 2019

31 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United	C U P	Cyprus	Deseret First	Desertview
ASSETS							
Cash.....	2,191,491	808,501	19,008	1,072	73,076	83,159	1,570
Loans:							
Unsecured.....	2,055,281	871,795	50,447	568	63,844	28,988	1,078
Auto.....	11,481,302	5,106,503	70,166	1,815	507,031	213,105	9,428
Real Estate.....	8,889,013	2,139,222	75,974	1,100	290,795	280,353	5,568
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,991,248	1,240,654	10,664	499	145,199	12,568	3,960
Total Loans.....	24,416,844	9,358,174	207,251	3,982	1,006,869	535,014	20,034
LESS: Allowance for Loan Losses.....	302,201	171,472	1,149	5	5,943	4,017	1,341
Loans Held for Sale.....	167,064	76,303	0	0	6,756	5,004	0
Total Investments.....	2,112,367	1,083,122	12,102	802	9,054	46,129	13,973
Land and Building (Net).....	808,194	204,454	10,354	0	27,600	29,398	109
Other Real Estate Owned.....	35,156	26,360	46	0	507	14	0
Other Fixed Assets.....	124,895	54,125	1,068	2	4,863	4,555	207
Other Assets.....	762,429	273,077	17,327	82	27,133	13,730	484
TOTAL ASSETS.....	30,316,239	11,712,644	266,007	5,935	1,149,915	712,986	35,036
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	4,222,376	2,071,382	34,868	238	193,392	171,369	4,830
Regular Shares.....	5,706,752	2,234,407	49,247	3,118	267,487	234,894	7,465
Money Market Shares.....	6,610,560	2,978,618	46,991	0	108,187	103,322	13,339
Certificates of Deposits.....	6,780,977	2,479,947	79,394	1,467	336,145	116,238	2,979
IRA / KEOGH & Retirement Accounts..	1,253,738	550,043	16,342	102	75,197	25,328	1,617
All Other Shares and Deposits.....	1,947,613	36,407	4,330	0	36,240	0	0
Total Shares and Deposits.....	26,522,016	10,350,804	231,172	4,925	1,016,648	651,151	30,230
Borrowings.....	308,103	0	0	0	0	0	0
Dividends and Interest Payable.....	8,158	6,303	0	13	0	362	0
Accounts Payable and Other Liabilities..	372,898	191,837	756	4	7,278	8,909	70
Regular Reserve.....	178,717	0	1,582	210	12,893	15,061	549
Other Reserves.....	1,425,397	1,163,486	3,171	0	(3,431)	(194)	0
Undivided Earnings.....	1,500,950	214	29,326	783	116,527	37,697	4,187
TOTAL LIABILITIES & EQUITY.....	30,316,239	11,712,644	266,007	5,935	1,149,915	712,986	35,036

Federal Chartered Credit Unions
December 31, 2019

31 Reporting Figures in Thousands Dollars	Devils Slide	Eastern Utah Community	Elevate	Gibbons & Reed Employees	Goldenwest	Granite	Granite Furniture Employees
ASSETS							
Cash.....	4,053	7,099	3,640	957	69,103	5,320	182
Loans:							
Unsecured.....	85	2,544	4,875	69	75,186	10,662	44
Auto.....	5,643	41,842	58,978	1,470	595,294	84,428	766
Real Estate.....	0	31,194	10,056	0	607,014	241,914	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,960	14,610	12,366	306	63,603	5,009	156
Total Loans.....	8,688	90,190	86,275	1,845	1,341,097	342,013	966
LESS: Allowance for Loan Losses.....	72	415	253	25	18,880	2,419	14
Loans Held for Sale.....	0	0	0	0	12,664	0	0
Total Investments.....	1,697	36,532	48,644	3,032	235,137	153,179	4
Land and Building (Net).....	146	1,915	3,989	0	54,198	5,404	0
Other Real Estate Owned.....	0	180	0	0	720	0	0
Other Fixed Assets.....	28	214	519	7	5,504	1,142	0
Other Assets.....	118	1,929	2,861	47	42,499	8,149	8
TOTAL ASSETS.....	14,658	137,644	145,675	5,863	1,742,042	512,788	1,146
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	24	27,985	17,418	0	264,145	69,793	0
Regular Shares.....	6,289	43,959	50,248	4,487	526,972	100,209	259
Money Market Shares.....	0	17,633	3,238	0	171,349	169,005	0
Certificates of Deposits.....	6,444	25,872	36,940	0	438,979	90,212	0
IRA / KEOGH & Retirement Accounts.....	0	5,709	4,621	0	71,284	13,640	32
All Other Shares and Deposits.....	127	0	0	437	0	380	518
Total Shares and Deposits.....	12,884	121,158	112,465	4,924	1,472,729	443,239	809
Borrowings.....	0	0	183	0	0	7,900	0
Dividends and Interest Payable.....	0	84	37	0	0	0	0
Accounts Payable and Other Liabilities.....	7	389	249	7	23,522	4,122	0
Regular Reserve.....	116	2,602	1,199	275	15,007	12,630	52
Other Reserves.....	100	0	0	0	229,781	749	93
Undivided Earnings.....	1,551	13,411	31,542	657	1,003	44,148	192
TOTAL LIABILITIES & EQUITY.....	14,658	137,644	145,675	5,863	1,742,042	512,788	1,146

Federal Chartered Credit Unions
December 31, 2019

31 Reporting Figures in Thousands Dollars	Hercules First	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical	LU 354 IBEW	Mountain America
ASSETS							
Cash.....	5,831	6,931	25,870	919	442	1,445	731,715
Loans:							
Unsecured.....	2,996	8,195	14,907	441	427	777	758,807
Auto.....	28,043	46,464	62,937	8,343	8,967	13,235	3,407,566
Real Estate.....	19,717	29,531	94,379	2,065	6,728	3,562	3,662,733
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	10,136	6,901	17,207	1,620	1,832	4,122	175,871
Total Loans.....	60,892	91,091	189,430	12,469	17,954	21,696	8,004,977
LESS: Allowance for Loan Losses.....	225	3,165	848	62	91	111	65,623
Loans Held for Sale.....	0	0	0	0	0	0	47,528
Total Investments.....	29,842	34,596	64,709	11,612	6,438	4,808	35,592
Land and Building (Net).....	578	4,157	4,453	989	0	0	334,506
Other Real Estate Owned.....	0	76	44	0	0	0	5,568
Other Fixed Assets.....	368	598	715	21	11	27	39,160
Other Assets.....	4,285	7,710	7,304	245	261	358	215,385
TOTAL ASSETS.....	101,571	141,994	291,677	26,193	25,015	28,223	9,348,808
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	10,458	24,664	62,021	645	1,329	3,211	491,147
Regular Shares.....	36,183	33,837	88,640	21,514	10,628	7,859	1,170,980
Money Market Shares.....	17,759	39,230	59,660	0	0	4,426	2,088,133
Certificates of Deposits.....	17,142	20,311	47,980	0	6,710	7,596	2,242,267
IRA / KEOGH & Retirement Accounts.....	9,289	3,777	4,875	0	2,268	1,441	347,857
All Other Shares and Deposits.....	0	4,755	0	472	0	0	1,748,664
Total Shares and Deposits.....	90,831	126,574	263,176	22,631	20,935	24,533	8,089,048
Borrowings.....	0	0	0	0	0	0	285,021
Dividends and Interest Payable.....	76	60	283	0	9	5	0
Accounts Payable and Other Liabilities.....	70	1,361	1,820	0	31	18	93,937
Regular Reserve.....	2,713	3,245	4,960	602	292	638	63,045
Other Reserves.....	2,871	9,600	(3,053)	61	0	62	2,379
Undivided Earnings.....	5,010	1,154	24,491	2,899	3,748	2,967	815,378
TOTAL LIABILITIES & EQUITY.....	101,571	141,994	291,677	26,193	25,015	28,223	9,348,808

Federal Chartered Credit Unions
December 31, 2019

31 Reporting Figures in Thousands Dollars	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah	Utah Community	Utah First
ASSETS							
Cash.....	2,045	160	756	36,403	656	260,618	28,708
Loans:							
Unsecured.....	24	33	247	59,390	1,059	59,236	22,581
Auto.....	10,888	678	1,294	463,576	4,746	486,429	132,389
Real Estate.....	12,322	0	0	349,450	5,177	517,091	263,568
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	4,818	66	10	107,057	1,135	83,553	12,543
Total Loans.....	28,052	777	1,551	979,473	12,117	1,146,309	431,081
LESS: Allowance for Loan Losses.....	285	13	15	7,346	24	13,496	3,642
Loans Held for Sale.....	0	0	0	5,391	0	13,419	0
Total Investments.....	3,396	9	970	101,246	7,606	148,357	2,199
Land and Building (Net).....	479	0	0	24,078	171	63,255	23,812
Other Real Estate Owned.....	0	0	0	1,201	0	281	0
Other Fixed Assets.....	0	0	2	3,941	43	4,548	1,622
Other Assets.....	320	11	32	29,767	314	56,212	17,912
TOTAL ASSETS.....	<u>34,007</u>	<u>944</u>	<u>3,296</u>	<u>1,174,154</u>	<u>20,883</u>	<u>1,679,503</u>	<u>501,692</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	342	0	0	228,298	3,089	390,197	74,834
Regular Shares.....	19,570	707	2,132	227,726	3,910	334,029	87,082
Money Market Shares.....	0	0	0	277,339	5,572	329,941	83,679
Certificates of Deposits.....	2,077	0	732	271,008	4,036	299,958	131,391
IRA / KEOGH & Retirement Accounts.....	0	0	0	32,649	1,536	39,013	26,873
All Other Shares and Deposits.....	0	0	0	0	281	89,997	23,981
Total Shares and Deposits.....	21,989	707	2,864	1,037,020	18,424	1,483,135	427,840
Borrowings.....	0	0	0	0	0	0	15,000
Dividends and Interest Payable.....	49	1	0	867	6	0	0
Accounts Payable and Other Liabilities.....	133	1	3	9,803	15	21,782	5,021
Regular Reserve.....	1,654	84	84	10,965	410	8,026	15,000
Other Reserves.....	0	0	0	8,958	0	299	84
Undivided Earnings.....	10,182	151	345	106,541	2,028	166,261	38,747
TOTAL LIABILITIES & EQUITY.....	<u>34,007</u>	<u>944</u>	<u>3,296</u>	<u>1,174,154</u>	<u>20,883</u>	<u>1,679,503</u>	<u>501,692</u>

Federal Chartered Credit Unions
December 31, 2019

31 Reporting Figures in Thousands Dollars	Valley Wide	Varex	Wasatch Peaks	Weber State
ASSETS				
Cash.....	44	334	7,820	4,053
Loans:				
Unsecured.....	11	649	9,220	6,096
Auto.....	363	4,344	71,396	33,176
Real Estate.....	0	1,973	171,029	66,498
Leases Receivable.....	0	0	0	0
All Other Members.....	20	1,018	45,986	4,799
Total Loans.....	394	7,984	297,631	110,569
LESS: Allowance for Loan Losses.....	2	16	936	297
Loans Held for Sale.....	0	0	0	0
Total Investments.....	0	7,542	4,322	5,715
Land and Building (Net).....	0	0	10,247	3,903
Other Real Estate Owned.....	0	0	160	0
Other Fixed Assets.....	0	4	1,102	497
Other Assets.....	4	208	28,787	5,870
TOTAL ASSETS.....	<u>440</u>	<u>16,056</u>	<u>349,133</u>	<u>130,310</u>
LIABILITIES AND EQUITY				
Deposits:				
Share Drafts.....	0	2,124	55,267	19,302
Regular Shares.....	336	5,070	98,386	29,128
Money Market Shares.....	0	3,971	53,685	35,483
Certificates of Deposits.....	0	1,266	85,582	28,303
IRA / KEOGH & Retirement Accounts.....	0	676	15,028	4,542
All Other Shares and Deposits.....	0	202	309	513
Total Shares and Deposits.....	336	13,309	308,257	117,271
Borrowings.....	0	0	0	0
Dividends and Interest Payable.....	0	4	0	0
Accounts Payable and Other Liabilities.....	3	38	1,047	664
Regular Reserve.....	19	560	2,862	1,377
Other Reserves.....	0	0	10,080	300
Undivided Earnings.....	82	2,145	26,887	10,698
TOTAL LIABILITIES & EQUITY.....	<u>440</u>	<u>16,056</u>	<u>349,133</u>	<u>130,310</u>

Out-of-State Credit Unions with Branches in Utah
December 31, 2019

5 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service	UNIFY Financial
ASSETS						
Cash.....	1,089,439	59,140	262,905	35,944	564,332	167,118
Loans:						
Unsecured.....	1,914,300	150,162	433,813	67,382	889,962	372,981
Auto.....	8,523,184	1,109,785	1,798,694	261,260	4,526,753	826,693
Real Estate.....	7,748,530	450,282	2,531,131	384,235	3,093,339	1,289,543
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	286,398	35,693	46,365	51,888	137,322	15,130
Total Loans.....	18,472,412	1,745,922	4,810,003	764,765	8,647,376	2,504,347
LESS: Allowance for Loan Losses.....	155,531	17,797	31,475	7,865	76,800	21,594
Loans Held for Sale.....	106,277	1,351	23,895	0	81,032	0
Total Investments.....	1,490,015	98,479	739,383	351,565	53,248	247,338
Land and Building (Net).....	383,863	42,244	64,799	16,853	252,735	7,232
Other Real Estate Owned.....	15,125	1,502	6,230	678	5,644	1,072
Other Fixed Assets.....	99,124	12,487	22,300	2,771	44,590	16,976
Other Assets.....	782,797	230,308	153,820	16,603	251,774	130,292
TOTAL ASSETS.....	22,283,521	2,173,636	6,051,860	1,181,314	9,823,931	3,052,781
LIABILITIES AND EQUITY						
Deposits:						
Share Drafts.....	3,675,525	449,318	1,041,895	124,441	1,586,069	473,803
Regular Shares.....	4,913,800	518,752	1,603,060	394,006	1,646,125	751,856
Money Market Shares.....	3,474,005	291,604	1,825,323	140,733	644,034	572,311
Certificates of Deposits.....	5,532,933	517,449	434,863	236,373	3,830,944	513,304
IRA / KEOGH & Retirement Accounts.....	1,058,367	91,897	275,673	54,707	505,984	130,106
All Other Shares and Deposits.....	163,809	50,981	13,764	0	99,064	0
Total Shares and Deposits.....	18,818,439	1,920,001	5,194,578	950,260	8,312,220	2,441,380
Borrowings.....	844,135	31,077	0	44,172	475,655	293,231
Dividends and Interest Payable.....	4,629	0	0	0	4,629	0
Accounts Payable and Other Liabilities.....	188,393	18,193	64,571	6,493	51,894	47,243
Regular Reserve.....	180,951	18,531	58,272	18,030	60,130	25,989
Other Reserves.....	46,180	20,828	1,449	4,165	389	19,349
Undivided Earnings.....	2,200,794	165,006	732,990	158,194	919,014	225,589
TOTAL LIABILITIES & EQUITY.....	22,283,521	2,173,636	6,051,860	1,181,314	9,823,931	3,052,781

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Twelve Month Period Ending December 31, 2019

29 State and 31 Federal Reporting

Figures in Thousands

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 57,450	\$ 1,193,141
LESS: Interest Refund.....	18	12
Income from Investments.....	12,462	90,003
Income (Loss) from Trading Securities.....	13	91
TOTAL INTEREST INCOME.....	69,907	1,283,223
INTEREST EXPENSES		
Dividends on Shares.....	9,502	256,044
Interest on Deposits.....	7,093	0
Interest on Borrowed Money.....	90	6,438
TOTAL INTEREST INCOME.....	16,685	262,482
Provision for Loan Loss.....	2,817	203,539
NET INTEREST INCOME.....	50,405	817,202
NON-INTEREST INCOME		
Fee Income.....	8,747	273,890
Other Operating Income.....	7,492	337,524
Gain (Loss) on Investments.....	(127)	(232)
Gain (Loss) on Disposition of Fixed Assets.....	405	1,455
Other Non-operating Income (Expense).....	116	1,969
TOTAL NON-INTEREST INCOME.....	16,633	614,606
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	25,234	557,390
Travel and Conference.....	496	10,867
Office Occupancy.....	2,829	69,489
Office Operations.....	10,325	176,084
Educational and Promotional.....	1,100	50,448
Loan Servicing.....	4,644	114,543
Professional and Outside Services.....	1,639	52,377
Member Insurance.....	163	138
Operating Fees.....	300	3,833
Miscellaneous Operating.....	2,390	35,594
TOTAL NON-INTEREST EXPENSE.....	49,120	1,070,763
NET INCOME.....	\$ 17,918	\$ 361,045

RESERVE TRANSFERS

Required Transfer to Statutory Reserves.....	\$ 3,551	\$ 0
--	----------	------

**This Page
Intentionally
Left Blank**

Industrial Banks

State Chartered Industrial Banks
June 30, 2020

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

Changes in Industrial Banks

<u>Industrial Banks and Branches:</u>	<u>June 30, 2019</u>	<u>June 30, 2020</u>
Industrial Banks	14	14
Branches	0	0
Inactive Charters	1	1
 <u>Inactive Charters:</u>		
	<u>Purchased From:</u>	<u>Date</u>
USAA Financial Services Association.....	Commerce Financial	05-05-87

**State Chartered Industrial Banks
Application Status Report**

<u>Charter Name:</u>	<u>Date Received</u>	<u>State Approval</u>	<u>FDIC Approval</u>	<u>FDIC Region</u>
Square Financial Services, Inc.....	09-07-17	03-17-20	03-17-20	SF
Nelnet Bank.....	11-12-19	03-17-20	03-17-20	KC
Great America Bank.....	03-04-20	Pending	Pending	KC

State Chartered Industrial Banks
June 30, 2020

14 Reporting Figures In Thousands of Dollars	Total Industrial Banks	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA	First Electronic Bank
ASSETS						
Cash and Due.....	22,511,252	461,528	320,229	2,068,796	135,311	24,305
Securities.....	22,605,796	2,359,181	17,403	103,643	28,561	45
Federal Funds Sold.....	3,909,751	100	89,714	0	0	0
Loan & Lease Financing Receivables..	106,786,069	8,626,305	3,739,812	6,725,750	2,699,529	9,416
LESS: Allowance for Losses.....	3,760,484	33,087	35,629	892,849	103,507	0
Trading Assets.....	14,261	0	0	0	0	0
Premises and Fixed Assets.....	168,213	471	24,051	276	4,297	21
Other Real Estate Owned.....	1,423	0	1,423	0	0	0
Investments in Unconsolidated Subs...	5,000	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	385,261	0	24,503	40,348	10	10
Other Assets.....	3,846,930	31,713	41,020	429,926	75,834	2,025
TOTAL ASSETS.....	156,473,472	11,446,211	4,222,526	8,475,890	2,840,035	35,822
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,231,495	0	163,897	21,554	3,023	1,418
Deposits (Interest-Bearing).....	122,687,966	7,735,967	886,089	6,976,620	2,522,223	14,638
Federal Funds Purchased.....	360,197	335,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	11,636,674	1,538,384	2,884,966	340,000	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	2,581,292	243,150	45,925	224,613	65,081	3,910
TOTAL LIABILITIES.....	140,497,624	9,852,501	3,980,877	7,562,787	2,590,327	19,966
EQUITY CAPITAL						
Perpetual Preferred Stock.....	70,615	0	0	0	0	0
Common Stock.....	9,182	1	100	1	1	1,705
Surplus.....	5,361,664	496,833	6,841	366,130	29,409	13,493
Undivided Profits.....	10,534,387	1,096,876	234,708	546,972	220,298	658
TOTAL EQUITY CAPITAL.....	15,975,848	1,593,710	241,649	913,103	249,708	15,856
TOTAL LIABILITIES & EQUITY.....	156,473,472	11,446,211	4,222,526	8,475,890	2,840,035	35,822

State Chartered Industrial Banks
June 30, 2020

14 Reporting Figures In Thousands of Dollars	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.	Sallie Mae Bank	The Pitney Bowes Bank, Inc.
ASSETS						
Cash and Due.....	31,695	47,702	722,726	669,845	5,086,574	75,132
Securities.....	1,221	47,495	109,476	9,091,726	2,020,947	457,019
Federal Funds Sold.....	2	40,172	782	500	0	0
Loan & Lease Financing Receivables..	200,830	1,181,380	3,567,215	1,610,112	23,109,837	206,100
LESS: Allowance for Losses.....	5,340	78,574	506,735	19,489	1,929,323	5,881
Trading Assets.....	0	0	0	0	14,261	0
Premises and Fixed Assets.....	124	3,556	3,249	0	120,666	651
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	305,307	0	0
Other Assets.....	1,213	78,417	253,577	140,900	1,993,168	45,516
TOTAL ASSETS.....	229,745	1,320,148	4,150,290	11,798,901	30,416,130	778,537
LIABILITIES						
Deposits (Noninterest-Bearing).....	732	0	223,713	1,990,514	7,672	42,340
Deposits (Interest-Bearing).....	129,455	1,077,995	2,913,762	7,341,013	23,718,949	597,828
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	71,785	0	0	0	4,251,202	13,583
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	3,314	18,671	61,781	614,019	427,904	44,350
TOTAL LIABILITIES.....	205,286	1,096,666	3,199,256	9,945,546	28,405,727	698,101
EQUITY CAPITAL						
Perpetual Preferred Stock.....	1,827	68,788	0	0	0	0
Common Stock.....	1	1,000	10	1	1	1
Surplus.....	4,999	77,500	57,780	419,132	1,889,149	58,476
Undivided Profits.....	17,632	76,194	893,244	1,434,222	121,253	21,959
TOTAL EQUITY CAPITAL.....	24,459	223,482	951,034	1,853,355	2,010,403	80,436
TOTAL LIABILITIES & EQUITY.....	229,745	1,320,148	4,150,290	11,798,901	30,416,130	778,537

State Chartered Industrial Banks
June 30, 2020

14 Reporting Figures In Thousands of Dollars	UBS Bank USA	WebBank	WEX Bank
ASSETS			
Cash and Due.....	12,169,744	36,664	661,001
Securities.....	8,324,261	18,594	26,224
Federal Funds Sold.....	3,770,625	3,835	4,021
Loan & Lease Financing Receivables..	50,869,700	2,631,603	1,608,480
LESS: Allowance for Losses.....	76,974	58,960	14,136
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	4,441	5,668	742
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	0	0	5,000
Investments in RE Ventures.....	0	0	0
Intangible Assets.....	6,527	8,556	0
Other Assets.....	538,457	52,929	162,235
TOTAL ASSETS.....	<u>75,606,781</u>	<u>2,698,889</u>	<u>2,453,567</u>
LIABILITIES			
Deposits (Noninterest-Bearing).....	9,676	29,152	737,804
Deposits (Interest-Bearing).....	67,025,294	428,933	1,319,200
Federal Funds Purchased.....	25,197	0	0
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	500,049	2,036,705	0
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	682,545	29,484	116,545
TOTAL LIABILITIES.....	<u>68,242,761</u>	<u>2,524,274</u>	<u>2,173,549</u>
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	1,109	5,250
Surplus.....	1,909,965	25,366	6,591
Undivided Profits.....	5,454,054	148,140	268,177
TOTAL EQUITY CAPITAL.....	<u>7,364,020</u>	<u>174,615</u>	<u>280,018</u>
TOTAL LIABILITIES & EQUITY.....	<u>75,606,781</u>	<u>2,698,889</u>	<u>2,453,567</u>

**Consolidated Income Statement
State Chartered Industrial Banks
For The Six Month Period Ending June 30, 2020**

14 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 343,642
Commercial & Industrial Loans.....	391,519
Credit Cards.....	1,108,478
Installment Loans.....	1,809,804
All Other Loans.....	58,047
Income from Financing Receivables.....	10,113
Interest on Balances Due.....	39,707
Securities.....	239,151
Trading Assets.....	0
Interest on Federal Funds.....	31,474
Other Interest Income.....	<u>1,786</u>
TOTAL INTEREST INCOME.....	<u>4,033,721</u>
INTEREST EXPENSE	
Transaction Accounts.....	8,642
Savings Deposits (Includes MMDAs).....	154,113
Time Deposits of \$100,000 or More.....	15,993
Time Deposits of Less Than \$100,000.....	455,265
Foreign Offices.....	0
Federal Funds Purchased.....	2,097
Trading Liabilities & Other Borrowed Money.....	114,288
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>750,398</u>
NET INTEREST INCOME.....	<u>3,283,323</u>
Provision for Loan Loss.....	1,287,753
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	45,153
Trading Revenue.....	1,710
Net Servicing Fees.....	60,514
Net Gains (Losses) on Sales of Other Assets.....	259,173
Other.....	<u>540,700</u>
TOTAL NONINTEREST INCOME.....	907,250
Gains (Losses) on Securities.....	35,468
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	306,867
Premises & Fixed Assets.....	26,978
Other.....	<u>1,137,737</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,471,582</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,466,706
Applicable Income Taxes.....	368,032
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>(2,507)</u>
NET INCOME.....	<u>\$ 1,096,167</u>

State Chartered Industrial Banks
December 31, 2019

14 Reporting Figures In Thousands of Dollars	Total Industrial Banks	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA	First Electronic Bank
ASSETS						
Cash and Due.....	10,441,914	359,075	41,671	1,492,587	118,425	32,546
Securities.....	17,986,592	2,404,079	5,931	114,616	26,357	56
Federal Funds Sold.....	6,988,083	100	18,040	0	0	0
Loan & Lease Financing Receivables..	103,091,128	7,793,891	830,719	7,749,937	2,533,749	18,376
LESS: Allowance for Losses.....	1,647,411	18,632	11,796	439,256	33,179	0
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	155,093	664	24,815	296	5,032	24
Other Real Estate Owned.....	1,402	0	1,402	0	0	0
Investments in Unconsolidated Subs...	5,000	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	401,538	0	24,503	45,371	29	0
Other Assets.....	3,186,194	34,407	37,686	378,337	55,508	1,626
TOTAL ASSETS.....	140,609,533	10,573,584	972,971	9,341,888	2,705,921	52,628
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,100,507	0	74,153	17,164	2,519	3,433
Deposits (Interest-Bearing).....	110,890,132	6,370,314	660,777	7,050,674	2,390,532	26,163
Federal Funds Purchased.....	552,998	518,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	7,686,152	1,785,521	22,000	840,000	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	1,846,657	212,199	22,729	239,930	35,540	7,501
TOTAL LIABILITIES.....	124,076,446	8,886,034	779,659	8,147,768	2,428,591	37,097
EQUITY CAPITAL						
Perpetual Preferred Stock.....	70,615	0	0	0	0	0
Common Stock.....	9,182	1	100	1	1	1,705
Surplus.....	5,340,923	492,728	6,841	366,066	29,409	13,493
Undivided Profits.....	11,112,367	1,194,821	186,371	828,053	247,920	333
TOTAL EQUITY CAPITAL.....	16,533,087	1,687,550	193,312	1,194,120	277,330	15,531
TOTAL LIABILITIES & EQUITY.....	140,609,533	10,573,584	972,971	9,341,888	2,705,921	52,628

State Chartered Industrial Banks
December 31, 2019

14 Reporting Figures In Thousands of Dollars	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.	Sallie Mae Bank	The Pitney Bowes Bank, Inc.
ASSETS						
Cash and Due.....	15,140	116	263,312	565,183	5,688,821	108,745
Securities.....	1,340	48,998	125,401	8,538,189	487,669	361,639
Federal Funds Sold.....	153	50,121	841	500	0	0
Loan & Lease Financing Receivables..	143,743	1,079,553	3,850,710	1,343,017	25,120,724	236,917
LESS: Allowance for Losses.....	3,498	59,885	530,380	13,582	441,912	4,325
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	115	3,806	3,257	0	108,204	70
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	313,037	0	0
Other Assets.....	333	73,319	252,159	80,311	1,635,023	44,589
TOTAL ASSETS.....	157,326	1,196,028	3,965,300	10,826,655	32,598,529	747,635
LIABILITIES						
Deposits (Noninterest-Bearing).....	863	0	191,901	1,886,430	6,776	40,015
Deposits (Interest-Bearing).....	125,549	954,345	2,856,232	6,819,791	24,611,397	584,408
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	797	0	0	0	4,445,108	13,426
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	5,329	14,543	46,802	532,912	283,306	32,224
TOTAL LIABILITIES.....	132,538	968,888	3,094,935	9,239,133	29,346,587	670,073
EQUITY CAPITAL						
Perpetual Preferred Stock.....	1,827	68,788	0	0	0	0
Common Stock.....	1	1,000	10	1	1	1
Surplus.....	4,999	77,500	56,517	419,030	1,874,830	57,588
Undivided Profits.....	17,961	79,852	813,838	1,168,491	1,377,111	19,973
TOTAL EQUITY CAPITAL.....	24,788	227,140	870,365	1,587,522	3,251,942	77,562
TOTAL LIABILITIES & EQUITY.....	157,326	1,196,028	3,965,300	10,826,655	32,598,529	747,635

State Chartered Industrial Banks
December 31, 2019

14 Reporting Figures In Thousands of Dollars	UBS Bank USA	WebBank	WEX Bank
ASSETS			
Cash and Due.....	1,310,313	62,597	383,383
Securities.....	5,807,239	39,618	25,460
Federal Funds Sold.....	6,900,129	17,619	580
Loan & Lease Financing Receivables..	49,424,975	779,735	2,185,082
LESS: Allowance for Losses.....	39,474	36,682	14,810
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	4,641	4,132	37
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs...	0	0	5,000
Investments in RE Ventures.....	0	0	0
Intangible Assets.....	9,942	8,656	0
Other Assets.....	362,957	85,055	144,884
TOTAL ASSETS.....	<u>63,780,722</u>	<u>960,730</u>	<u>2,729,616</u>
LIABILITIES			
Deposits (Noninterest-Bearing).....	7,022	57,937	812,294
Deposits (Interest-Bearing).....	56,401,440	696,869	1,341,641
Federal Funds Purchased.....	0	0	34,998
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	500,055	2,807	76,438
Notes and Subordinated Debentures...	0	0	0
Other Liabilities.....	236,446	27,421	149,775
TOTAL LIABILITIES.....	<u>57,144,963</u>	<u>785,034</u>	<u>2,415,146</u>
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	1,109	5,250
Surplus.....	1,909,965	25,366	6,591
Undivided Profits.....	4,725,793	149,221	302,629
TOTAL EQUITY CAPITAL.....	<u>6,635,759</u>	<u>175,696</u>	<u>314,470</u>
TOTAL LIABILITIES & EQUITY.....	<u>63,780,722</u>	<u>960,730</u>	<u>2,729,616</u>

**Consolidated Income Statement
State Chartered Industrial Banks
For The Twelve Month Period Ending December 31, 2019**

14 Reporting
Figures in Thousands

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 613,947
Commercial & Industrial Loans.....	957,652
Credit Cards.....	2,443,237
Installment Loans.....	3,964,545
All Other Loans.....	136,477
Income from Financing Receivables.....	19,650
Interest on Balances Due.....	188,897
Securities.....	487,309
Trading Assets.....	0
Federal Funds Sold.....	36,608
Other Interest Income.....	<u>7,162</u>
TOTAL INTEREST INCOME.....	<u>8,855,484</u>
INTEREST EXPENSE	
Transaction Accounts.....	10,715
Savings Deposits (Includes MMDAs).....	486,968
Time Deposits of \$100,000 or More.....	21,192
Time Deposits of Less Than \$100,000.....	990,275
Foreign Offices.....	0
Federal Funds Purchased.....	9,124
Trading Liabilities & Other Borrowed Money.....	265,756
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>1,784,030</u>
NET INTEREST INCOME.....	<u>7,071,454</u>
Provision for Loan Loss.....	1,417,406
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	84,263
Trading Revenue.....	0
Net Servicing Fees.....	126,992
Net Gains (Losses) on Sale of Other Assets.....	95,044
Other.....	<u>971,153</u>
TOTAL NONINTEREST INCOME.....	<u>1,277,452</u>
Gains (Losses) on Securities.....	78,060
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	560,565
Premises & Fixed Assets.....	52,279
Other.....	<u>2,438,260</u>
TOTAL NONINTEREST EXPENSE.....	<u>3,051,104</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	3,958,456
Applicable Income Taxes.....	985,783
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>23,908</u>
NET INCOME.....	<u>\$ 2,996,581</u>

**This Page
Intentionally
Left Blank**

Savings and Loan Associations

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2020**

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

**Out of State Savings and Loan Associations with Branches in Utah
June 30, 2020**

Bank / Phone Number	Address	Organized	Local Executive Officer
First American Trust, FSB ⁽¹⁾ 801-578-8888	215 South State Street, Suite 380 Salt Lake City, UT 84111	1985	Kelly Dudley

⁽¹⁾ First American Trust, FSB holds a federal charter and is headquartered in Santa Ana, CA.

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2020**

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due.....	14,076,000
Securities.....	7,581,000
Federal Funds Sold.....	0
Loan & Lease Financing Receivables.....	69,488,000
LESS: Allowance for Losses.....	9,140,000
Trading Assets.....	0
Premises and Fixed Assets.....	8,000
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs.....	58,000
Investments in RE Ventures.....	251,000
Intangible Assets.....	988,000
Other Assets.....	<u>1,954,000</u>
TOTAL ASSETS.....	<u>85,264,000</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	294,000
Deposits (Interest-Bearing).....	66,590,000
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	4,891,000
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>4,201,000</u>
TOTAL LIABILITIES.....	<u>75,976,000</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	5,793,000
Undivided Profits.....	<u>3,494,000</u>
TOTAL EQUITY CAPITAL.....	<u>9,288,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>85,264,000</u>

**Out-of-State Savings and Loan Associations
With Branches in Utah**
June 30, 2020

1 Reporting Figures in Thousands of Dollars	First American Trust, FSB
ASSETS	
Cash and Due.....	992,380
Securities.....	3,392,653
Federal Funds Sold.....	0
Loan & Lease Financing Receivables.....	0
LESS: Allowance for Losses.....	0
Trading Assets.....	0
Premises and Fixed Assets.....	58
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs.....	0
Investments in RE Ventures.....	0
Intangible Assets.....	13
Other Assets.....	<u>30,893</u>
TOTAL ASSETS.....	<u>4,415,997</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	1,782,267
Deposits (Interest-Bearing).....	2,154,793
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	0
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>84,471</u>
TOTAL LIABILITIES.....	<u>4,021,531</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	280
Surplus.....	106,577
Undivided Profits.....	<u>287,609</u>
TOTAL EQUITY CAPITAL.....	<u>394,466</u>
TOTAL LIABILITIES & EQUITY.....	<u>4,415,997</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Six Month Period Ending June 30, 2020

1 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	90,000
Credit Cards.....	5,522,000
Installment Loans.....	74,000
All Other Loans.....	6,000
Income from Financing Receivables.....	0
Interest on Balances Due.....	40,000
Securities.....	42,000
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	0
TOTAL INTEREST INCOME.....	<u>5,774,000</u>
INTEREST EXPENSE	
Transaction Accounts.....	13,000
Savings Deposits (Includes MMDAs).....	162,000
Time Deposits of \$100,000 or More.....	72,000
Time Deposits of Less Than \$100,000.....	403,000
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	105,000
Subordinated Notes & Debentures.....	0
TOTAL INTEREST EXPENSE.....	<u>755,000</u>
NET INTEREST INCOME.....	<u>5,019,000</u>
Provision for Loan Loss.....	2,977,000
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	0
Trading Revenue.....	0
Net Servicing Fees.....	55,000
Net Gains (Losses) on Sales of Other Assets.....	226,000
Other.....	153,000
TOTAL NONINTEREST INCOME.....	<u>434,000</u>
Gains (Losses) on Securities.....	4,000
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	542,000
Premises & Fixed Assets.....	2,000
Other.....	1,390,000
TOTAL NONINTEREST EXPENSE.....	<u>1,934,000</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>546,000</u>
Applicable Income Taxes.....	131,000
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	<u>\$ 415,000</u>

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2019**

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due.....	10,266,000
Securities.....	6,386,000
Federal Funds Sold.....	0
Loan & Lease Financing Receivables..	77,032,000
LESS: Allowance for Losses.....	5,128,000
Trading Assets.....	0
Premises and Fixed Assets.....	9,000
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	47,000
Investments in RE Ventures.....	221,000
Intangible Assets.....	1,053,000
Other Assets.....	<u>1,395,000</u>
TOTAL ASSETS.....	<u><u>91,281,000</u></u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	282,000
Deposits (Interest-Bearing).....	68,316,000
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	6,112,000
Notes and Subordinated Debentures...	0
Other Liabilities.....	<u>4,660,000</u>
TOTAL LIABILITIES.....	<u><u>79,370,000</u></u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	5,637,000
Undivided Profits.....	<u>6,273,000</u>
TOTAL EQUITY CAPITAL.....	<u>11,911,000</u>
TOTAL LIABILITIES & EQUITY.....	<u><u>91,281,000</u></u>

**Out-of-State Savings and Loan Associations
With Branches in Utah
December 31, 2019**

1 Reporting Figures in Thousands of Dollars	First American Trust, FSB
ASSETS	
Cash and Due.....	411,008
Securities.....	3,320,563
Federal Funds Sold.....	0
Loan & Lease Financing Receivables..	0
LESS: Allowance for Losses.....	0
Trading Assets.....	0
Premises and Fixed Assets.....	71
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	0
Investments in RE Ventures.....	0
Intangible Assets.....	72
Other Assets.....	<u>32,431</u>
TOTAL ASSETS.....	<u>3,764,145</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	1,131,924
Deposits (Interest-Bearing).....	2,251,501
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	0
Notes and Subordinated Debentures...	0
Other Liabilities.....	<u>18,483</u>
TOTAL LIABILITIES.....	<u>3,401,908</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	280
Surplus.....	106,577
Undivided Profits.....	<u>255,380</u>
TOTAL EQUITY CAPITAL.....	<u>362,237</u>
TOTAL LIABILITIES & EQUITY.....	<u>3,764,145</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Twelve Month Period Ending December 31, 2019

1 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	169,000
Credit Cards.....	12,571,000
Installment Loans.....	169,000
All Other Loans.....	13,000
Income from Financing Receivables.....	0
Interest on Balances Due.....	225,000
Securities.....	136,000
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	<u>3,000</u>
TOTAL INTEREST INCOME.....	<u>13,286,000</u>
INTEREST EXPENSE	
Transaction Accounts.....	63,000
Savings Deposits (Includes MMDAs).....	461,000
Time Deposits of \$100,000 or More.....	175,000
Time Deposits of Less Than \$100,000.....	912,000
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	267,000
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>1,878,000</u>
NET INTEREST INCOME.....	<u>11,408,000</u>
Provision for Loan Loss.....	3,921,000
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	0
Trading Revenue.....	0
Net Servicing Fees.....	114,000
Net Gains (Losses) on Sales of Other Assets.....	422,000
Other.....	<u>310,000</u>
TOTAL NONINTEREST INCOME.....	<u>846,000</u>
Gains (Losses) on Securities.....	5,000
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	1,171,000
Premises & Fixed Assets.....	6,000
Other.....	<u>2,942,000</u>
TOTAL NONINTEREST EXPENSE.....	<u>4,119,000</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>4,219,000</u>
Applicable Income Taxes.....	991,000
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 3,228,000</u>

Trust Companies

Trust Companies
June 30, 2020

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, 2020

Name / Phone Number	Address	Trust Manager
Bank of Utah 801-625-3515	2605 Washington Blvd. Ogden, UT 84401	Roger Shumway
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.
Optum Bank, Inc. 801-963-6040	2525 Lake Park Boulevard West Valley City, UT 84120	Jonathan Willey

Changes in Trust Companies and Depository Institutions with Trust Powers

Trust Companies and Depository Institutions with Trust Powers:	June 30, 2019	June 30, 2020
Number of Companies with Trust Powers	5	6

<u>Trust Powers Granted:</u>	<u>Date</u>
Optum Bank, Inc.	03-27-20

**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
Bank of America, N.A.

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.)

Federally Chartered Savings & Loan Associations with Trust Powers:

First American Trust, FSB

State Chartered Trust Companies
Statement of Condition
As of June 30, 2020

2 Reporting Figures in Dollars	Deseret Trust Company	Steiner Trust Company
ASSETS		
Cash and equivalents.....	\$ 11,885,213	\$ 55,601
Investments.....	6,417,171	0
Trust fees receivable.....	0	0
Due from affiliates.....	575,569	0
Due from trust accounts.....	275,000	0
Asset accruals.....	15,900	0
Prepaid expenses.....	128,169	0
Net premises and equipment.....	267,764	0
Intangible assets.....	0	0
Other assets.....	824,898,291	0
Total Assets.....	844,463,077	55,601
LIABILITIES		
Accounts payable.....	4,024,611	500
Due to affiliates.....	1,863,420	0
Due to trust accounts.....	0	0
Liability accruals.....	0	100
Borrowings.....	0	0
Other liabilities.....	152,836,157	0
Deferred income taxes.....	0	0
Total Liabilities.....	158,724,188	600
EQUITY CAPITAL		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	685,738,889	15,001
Total Capital.....	685,738,889	55,001
Total Liabilities and Capital.....	\$ 844,463,077	\$ 55,601

Financial Institution Holding Companies

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates**
June 30, 2020

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

* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates**
June 30, 2020

Registered Holding Company ↳Parents of Each Preceding Subsidiary ↳Utah Affiliate Owned by the Registered Holding Company	Location
Grand Valley Corporation	Grand Junction, CO Grand Junction, CO
↳Grand Valley Bank	Heber City, UT
Green Dot Corporation*	Pasadena, CA
↳Green Dot Bank	Provo, UT
Home Credit Corporation	Salt Lake City, UT
↳Home Savings Bank	Salt Lake City, UT
↳Ally Financial, Inc.*	Detroit, MI
IB Finance Holding Company LLC	Detroit, MI
↳Ally Bank	Sandy, UT
Lease Corporation of America	Troy, MI
↳LCA Bank Corporation	Park City, UT
Marlin Business Services Corp.	Mount Laurel, NJ
↳Marlin Business Bank	Salt Lake City, UT
Medallion Financial Corp.	New York, NY
↳Medallion Bank	Salt Lake City, UT
↳UnitedHealth Group Inc.	Minnetonka, MN
↳United HealthCare Services, Inc.	Minnetonka, MN
↳Optum, Inc.	Minnetonka, MN
↳OptumHealth Holdings LLC	Minnetonka, MN
OptumHealth Financial Services, Inc.	Minnetonka, MN
↳Optum Bank, Inc.	West Valley City, UT
↳Pitney Bowes, Inc.	Stamford, CT
Pitney Bowes Global Financial Services, LLC	Shelton, CT
↳The Pitney Bowes Bank, Inc.	Salt Lake City, UT
SLM Corporation	Newark, DE
↳Sallie Mae Bank	Salt Lake City, UT
Southern Utah Bancorporation	Cedar City, UT
↳State Bank of Southern Utah	Cedar City, UT
Steel Partners Holdings LP	New York, NY
↳SPH Group LLC	New York, NY
↳WebFinancial Holding Corporation	New York, NY
↳WebBank Holding LLC	New York, NY
↳WebBank	Salt Lake City, UT
TAB Bank Holdings, Inc.	Salt Lake City, UT
↳Transportation Alliance Bank, Inc.	Ogden, UT
The Taw, LP	San Jose, CA
↳First Electronic Bank	Salt Lake City, UT

* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered
with Utah Depository Affiliates**
June 30, 2020

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

Total Registered Financial Institution Holding Companies - 31

* Financial holding company per Gramm Leach Bliley Act.

Loan Production Offices

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

June 30, 2020

<u>Name</u>	<u>Address</u>	<u>City, State</u>
FinWise Bank.....	43 N Village Ave, 2 nd Floor	Rockville Center, NY
UBS Bank USA	2555 E Camelback Road, Suite 600	Phoenix, AZ
UBS Bank USA	2000 Avenue of the Stars, 7th Floor.....	North LA, CA
UBS Bank USA	1999 Avenue of the Stars.....	Los Angeles, CA
UBS Bank USA	131 S Rodeo Drive, Suite 300.....	Beverly Hills, CA
UBS Bank USA	1255 Treat Blvd	Walnut Creek, CA
UBS Bank USA	888 San Clemente Dr.....	Newport Beach, CA
UBS Bank USA	200 South Los Robles Ave	Pasadena, CA
UBS Bank USA	1200 Prospect Street, Suite 500	San Diego, CA
UBS Bank USA	555 California Street, 34th floor.....	San Francisco, CA
UBS Bank USA	400 South El Camino Real, Suite 900.....	San Mateo, 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	515 South Flower Street	Los Angeles, CA
UBS Bank USA	205 Detroit Street, 5th Floor	Denver, CO
UBS Bank USA	One State Street.....	Hartford, 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	5555 Gate Parkway.....	Jacksonville, FL
UBS Bank USA	One Independent Drive	Jacksonville, FL
UBS Bank USA	100 South Ashley Drive, Suite 1800.....	Tampa, FL
UBS Bank USA	1800 North Military Trail, Suite 300	Boca Raton, FL
UBS Bank USA	401 E Las Olas Blvd, Suite 2300.....	Fort Lauderdale, FL
UBS Bank USA	150 Second Avenue, Suite 1000.....	St. Petersburg, FL
UBS Bank USA	525 Okeechobee Blvd	West Palm Beach, FL
UBS Bank USA	3560 Lenox Rd NE, Suite 2800.....	Atlanta, GA
UBS Bank USA	One North Wacker Drive, 25th Floor.....	Chicago, IL
UBS Bank USA	One Northbrook Place.....	Northbrook, IL
UBS Bank USA	8801 River Crossing Blvd.....	Indianapolis, IN
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	7700 Wisconsin Ave.....	Bethesda, MD
UBS Bank USA	307 International Circle, Suite 440	Hunt Valley, MD

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

June 30, 2020

<u>Name</u>	<u>Address</u>	<u>City, State</u>
UBS Bank USA.....	500 East Pratt Street	Baltimore, MD
UBS Bank USA.....	325 North Old Woodward Avenue	Birmingham, MI
UBS Bank USA.....	80 South 8th Street, 30th floor	Minneapolis, MN
UBS Bank USA.....	681 East Lake St.....	Wayzata, MN
UBS Bank USA.....	17107 Chesterfield Airport Road	Chesterfield, MO
UBS Bank USA.....	One Valmont Plaza	Omaha, NE
UBS Bank USA.....	One Jericho Plaza	Jericho, NY
UBS Bank USA.....	58 South Service Road	Melville, NY
UBS Bank USA.....	1285 Avenue of the Americas	New York, NY
UBS Bank USA.....	400 Linden Oaks #5	Rochester, NY
UBS Bank USA.....	299 Park Avenue.....	New York, NY
UBS Bank USA.....	1251 Avenue of the Americas 2nd Floor	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.....	500 Grant St, 46th Floor.....	Pittsburgh, PA
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.....	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

Total Loan Production Offices Registered to do Business Outside of Utah - 57

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

June 30, 2020

<u>Name</u>	<u>Loan Production Office Location</u>
Bank of Utah	Centerville, UT
Bank of Utah	Logan, UT
Bank of Utah	Price, UT
Bank of Utah	Sandy, UT
Bank of Utah	St. George, UT
Bank of Utah	Tooele, UT
Home Savings Bank	Draper, UT
Home Savings Bank	Salt Lake City, UT
Rock Canyon Bank	Fillmore, UT

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

June 30, 2020

<u>Name</u>	<u>Out of State Depository Location</u>
Austin Capital Bank SSB.....	Austin, Texas
Bank of England, DBA ENG Lending.....	Little Rock, Arkansas
Commonwealth Business Bank	Los Angeles, California
Fortis Private Bank.....	Denver, Colorado
Gateway First Bank.....	Jenks, Oklahoma
Goldman Sachs Bank USA.....	New York, New York
Homestreet Bank	Seattle, Washington
M&T Bank	Buffalo, New York
MB Financial Bank, NA	Rosemont, Illinois
Meadows Bank.....	Las Vegas, Nevada
NBH Bank	Greenwood Village, Colorado
Northwest Bank.....	Boise, Idaho
Seacoast Commerce Bank	San Diego, California
Silicon Valley Bank.....	Santa Clara, California

Licensed Money Transmitters

Money Transmitters Licensed in Utah

June 30, 2020

<u>Name</u>	<u>Location</u>
ACI Payments, Inc.	Elkhorn, NE
Adyen, Inc.	San Francisco, CA
Airbnb Payments, Inc.	San Francisco, CA
Alipay US, Inc.	San Mateo, CA
AllPaid, Inc.	Indianapolis, IN
Amazon Payments, Inc.	Seattle, WA
American Express Prepaid Card Management Corporation.....	Phoenix, AZ
American Express Travel Related Services Company, Inc.	New York, NY
Anh Minh Money Transfer, Inc.	Westminster, CA
AP Account Services, LLC	San Antonio, TX
Apple Payments Inc.	Cupertino, CA
AscendantFX Capital USA, Inc.	Pleasant Hill, CA
Associated Foreign Exchange, Inc.	Woodland Hills, CA
AvidXchange, Inc.	Charlotte, NC
Barri Money Services, LLC	Houston, TX
BBVA Transfer Services, Inc.	Houston, TX
Bill.com, Inc.	Palo Alto, CA
Blackhawk Network California, Inc.	Pleasanton, CA
Cambridge Mercantile Corp. (U.S.A.)	New York, NY
CheckFreePay Corporation.....	Alpharetta, GA
Chime, Inc.	Boston, MA
Circle Internet Financial, Inc.	Boston, MA
CoinX, Inc.	Lehi, UT
Comdata TN, Inc.	Brentwood, TN
Conotoxia, Inc.	Chicago, IL
Continental Exchange Solutions, Inc.	Buena Park, CA
Continental Express Money Order Company,Inc.....	Santa Ana, CA
Creative Solutions Software Corp.	Ann Arbor, MI
Currency Exchange International Corp	Orlando, FL
Dahabshil Inc	Dublin, OH
DFS GSD Corp.	Phoenix, AZ
Dolex Dollar Express, Inc.	Arlington, TX
eBay Commerce Inc.	San Jose, CA
eMoola, Inc.	City of Industry, CA
EncoreFX Ltd.	Seattle, WA
Enramex Inc.	Wheat Ridge, CO

Money Transmitters Licensed in Utah

June 30, 2020

<u>Name</u>	<u>Location</u>
Envios de Valores La Nacional Corp.	Littleton, CO
Facebook Payments Inc.	Menlo Park, CA
Finxera, Inc.	San Jose, CA
Geoswift US, Inc.	San Francisco, CA
Girosol Corp.	North Miami Beach, FL
Golden Money Transfer, Inc.	San Diego, CA
Google Payment Corp.	Mountain View, CA
GPS Capital Markets, Inc.	South Jordan, UT
Green Dot Corporation	Pasadena, CA
GroupEx Financial Corporation	Sylmar, CA
GSC Enterprises, Inc.	Sulphur Springs, TX
Hong Lan Services Inc.	Westminster, CA
HSI USA Inc.	Austin, TX
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Integrated Payment Systems Inc.	Atlanta, GA
Intercambio Express, Inc.	Elkhart, IN
Intermex Wire Transfer, LLC	Miami, FL
Intuit Payments Inc.	Mountain View, CA
JHA Money Center, Inc.	Monett, MO
JPay Inc.	Miramar, FL
Keefe Commissary Network, LLC	Saint Louis, MO
Klarna Inc.	Columbus, OH
Kwik Dollar LLC	Houston, TX
LL Pay U.S., LLC	New York, NY
Lucky Money, Inc.	San Francisco, CA
Maxitransfers Corporation	Irving, TX
Mazooma, Inc.	Atlanta, GA
Mercari, Inc.	Palo Alto, CA
Metavante Payment Services, LLC	Milwaukee, WI
Moneycorp US Inc.	Providence, RI
Moneydart Global Services Inc.	Woodbridge, NJ
MoneyGram Payment Systems, Inc.	Minneapolis, MN
MSB USA Inc.	Atlanta, GA
NetSpend Corporation	Austin, TX
Omnex Group, Inc.	Englewood Cliffs, NJ

Money Transmitters Licensed in Utah

June 30, 2020

<u>Name</u>	<u>Location</u>
Optal Financial Limited.....	London, GBR
Pangea USA, LLC.....	Chicago, IL
Paychex Holdings, LLC.....	Rochester, NY
PayNearMe MT, Inc.	Santa Clara, CA
Payoneer Inc.	New York, NY
PayPal, Inc.	San Jose, CA
Paypool LLC.....	Washington, DC
PingPong Global Solutions Inc.....	San Mateo, CA
Placid NK Corporation.....	Westbury, NY
Pronto Money Transfer Inc.	Manhattan Beach, CA
Rakuten Card USA, Inc.....	San Mateo, CA
RealPage Payments Services LLC.....	Richardson, TX
Remitly, Inc.	Seattle, WA
Servicio UniTeller, Inc.	Rochelle Park, NJ
Sigue Corporation	Sylmar, CA
Skrill USA, Inc.	Miami, FL
Spend US, Inc.	Boca Raton, FL
Square, Inc.....	San Francisco, CA
Stripe Payments Company	San Francisco, CA
Taaj Services US LLC.....	Minneapolis, MN
Tango Card, Inc.	Seattle, WA
Tech Friends, Inc.	Jonesboro, AR
Tempus, Inc.	Washington, DC
The Currency Cloud, Inc.	New York, NY
Tilia Inc.	San Francisco, CA
Tipalti, Inc.	San Mateo, CA
TouchPay Holdings, LLC	Dallas, TX
Trans-Fast Remittance LLC.....	New York, NY
Transfermate, Inc.	Chicago, IL
TransferWise Inc.	New York, NY
Travelex Currency Services Inc.	New York, NY
U.S. Payments, LLC.....	Tulsa, OK
Uphold HQ Inc.	New York, NY
USForex Inc.	San Francisco, CA
VCB Money, Inc.	Garden Grove, CA
Veem Payments Inc.	San Francisco, CA

Money Transmitters Licensed in Utah**June 30, 2020**

<u>Name</u>	<u>Location</u>
Viamericas Corporation	Bethesda, MD
Visa Global Services Inc.....	Foster City, CA
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.	Houston, TX
World Direct Link, Corp.....	Stone Mountain, GA
WorldRemit Corp.	Denver, CO
YapStone, Inc.....	Walnut Creek, CA

Total Money Transmitters Licensed in Utah - 117

**This Page
Intentionally
Left Blank**

Independent Escrow Agents

Independent Escrow Agents Registered in Utah

June 30, 2020

<u>Name</u>	<u>City, State</u>	<u>Escrow Manager</u>
Elite Contract Service.....	Sandy, UT	Jacob Nielsen
Endeavor Escrow.....	South Jordan, UT.....	Kellen Frey
Equity Escrow Company.....	St. George, UT.....	Brad Seegmiller
Escrow Specialists Inc	Ogden, UT	Jamie Simpson
Internet Escrow Services, Inc.	San Francisco, CA.....	Jackson Elsegood
Loancare, LLC.....	Virginia Beach, VA.....	Kelly McCarthy
PCN Network, LLC.....	Pittsburgh, PA.....	Kristen Marsalese
Wasatch Escrow	Spanish Fork, UT.....	Kennith Prigmore

Non- Depository Lenders

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

Name	City, State	C	D	T	I
1 st Choice Money Center.....	EI Segundo, CA			X	
3 Amigos Market.....	St George, UT		X		
800loanmart.com	Van Nuys, CA			X	X
A & A Check Cashing	Vernal, UT		X		
A & B Quick Loans	Salt Lake City, UT		X		
ABC Title Loans	Payson, UT			X	
Advance America Cash Advance Centers.....	Spartanburg, SC		X	X	
Advanced Money Express LLC.....	Midvale, UT			X	
Advantage Pawn & Sports	Ephraim, UT.....		X	X	
Affordable Title Loans LLC	West Valley City, UT.....			X	
Ailysn Boutique	St George, UT.....		X		
American Title Loans	Salt Lake City, UT			X	
Angelito Paletaria Y Mexican Restaurant LLC	Salt Lake City, UT		X		
Armando's Mercado, LLC	Heber City, UT		X		
Assurance Financial Services Int'l	Bountiful, UT		X	X	
ATM Title Loans.....	St George, UT.....			X	
AutoPlace LLC	Orem, UT		X		
Awesome Title Loans LLC	Salt Lake City, UT		X	X	X
Barrett's Foodtown	Salina, UT		X		
Barri Money Services, LLC	Houston, TX.....		X		
Bayern Loans, LLC	Doral, FL		X		
Beehive Check Exchange LLC	Wendover, UT		X		
Beneficial Lending Solutions of Utah, LLC	Dublin, OH		X		X
C & J Envios.....	West Valley City, UT		X		
Canyonland Trading Co. LLC.....	Moab, UT		X		
Capital Lending Services, LLC.....	Price, UT			X	
Cash for Titles.....	St George, UT			X	
Cash-It.....	Moab, UT	X	X		
CashStore/GetCashASAP	Irving, TX			X	
Cedar Post Pawn Shop.....	St George, UT			X	
Check City Check Cashing	Provo, UT	X	X	X	
Check 'N Go.....	Cincinnati, OH.....		X		
Check Tech Inc.....	Logan, UT		X	X	
CheckCity.com.....	Provo, UT		X		X
Checks - Mate.....	Ogden, UT		X		
Chivo Check Cashing	Hurricane, UT		X		
CreditNinja	Chicago, IL.....		X		X

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

Name	City, State	C	D	T	I
Discount Pawn LLC.....	St George, UT.....			X	
Discount Title Loans	Midvale, UT.....			X	
Dixie Check Cashing LLC	St George, UT.....		X		
Dolex Dollar Express, Inc.....	Arlington, TX.....			X	
El Centenario Market, LLC.....	West Valley City, UT.....		X		
El Centro De Payson.....	Payson, UT.....		X		
El Mercadito	Payson, UT.....		X		
Elite Auto Auction & Sales	West Haven, UT.....			X	
Envios Confianza / Sea Side Laundry.....	Provo, UT.....		X		
Envios Express Midvale Inc	Midvale, UT.....		X		
Envios Y Pan LLC	Salt Lake City, UT.....		X		
E-Z Loans of Utah.....	Salt Lake City, UT.....			X	
Family Pawn.....	Hurricane, UT			X	
Family Pawn Plus.....	St George, UT.....			X	
Family Pawn Sunset	St George, UT.....			X	
Flatline Title Loans LLC	St George, UT.....			X	
Fruti Bar LLC.....	West Valley City, UT.....			X	
Golden Plug/Money Express.....	Provo, UT.....			X	
GSI Pawnshop	Tooele, UT			X	
IAC Latin Market	West Valley City, UT.....			X	
Infinity Loans	Hurst, TX.....			X	
Instant Money One Inc.....	Kearns, UT.....	X	X	X	
Jiffy Enterprises Inc.....	Vernal, UT.....		X		
Joyas Robles Inc.....	Salt Lake City, UT.....		X		
K & J Auto Inc	Bountiful, UT			X	
KGLC Inc.....	West Valley City, UT.....			X	
Kims Market.....	Ogden, UT			X	
Kwick Shop	Ogden, UT			X	
Kwick Stop #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.....	Lenexa, KS	X	X	X	
LendSwift, LLC.....	New York, NY		X		X
Loan Max	Alpharetta, GA			X	
LoanByPhone.com	Cleveland, TN	X		X	

Non-Depository Lenders
One Hundred Thirty-One 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	
Lovely Gift Shop Inc.	West Valley City, UT		X		
Mariner Finance, LLC.....	Nottingham, MD			X	
Marisa's Fashions & Market.....	Salt Lake City, UT		X		
Mason Title Loans.....	Midvale, UT			X	
Money Access Inc	Provo, UT	X		X	
Money Mart & DFC Partners.....	Malvern, PA	X			X
MoneyKey.com	Wilmington, DE		X		X
Multiservicios Lokos LLC	Salt Lake City, UT		X		
Multiservicios Maya Inc	Salt Lake City, UT		X		
MyPaydayLoan.com.....	Reno, NV		X		X
Nico's Multiservices LLC	West Valley City, UT		X		
Northern Utah Car Credit, LLC	North Logan, UT				X
Ok Finance & Rentals	Orem, UT		X		
Pawn Plus Inc	Cedar City, UT		X	X	
Perez Market.....	West Valley City, UT		X		
Phoenix Loans L.L.C.....	Reno, NV		X		X
Préstamos Rapidos de Pablo Juan.....	Salt Lake City, UT				X
Quick Cash	North Salt Lake, UT			X	
Quik Pik Market.....	West Valley City, UT		X		
QuikCheck.com	Brigham City, UT.....		X		X
Red Rock Pawn	Fort Duchesne, UT		X		
Reparacell LLC	West Valley City, UT		X		
Rinconcito De Las Americas LLC	Spanish Fork, UT		X		
Ruelas Envios y Multiservicios LLC	Salt Lake City, UT		X		
Safi Yellow Store Inc.....	Salt Lake City, UT		X		
Salvavida Title Loans LLC	West Valley City, UT				X
Sky Group USA, LLC	Miami, FL		X		X
Smart Cash	Pleasant Grove, UT		X		
Smith's Food & Drug Centers, Inc.	Cincinnati, OH.....		X		
Solucion Hispana	Orem, UT		X		
Star Loans Price.....	Humble, TX.....				X
Stop & Go Market	Ogden, UT		X		
Super Cash Loan Center LLC.....	Orem, UT				X
Super Groceries, Inc	Ogden, UT		X		
Tejeda's Market LLC	Salt Lake City, UT		X		
The Equitable Finance Company.....	Ogden, UT				X

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

Name	City, State	C	D	T	I
Tienda El Paraiso.....	St George, UT.....		X		
Title Pro.....	Savannah, GA.....			X	
TitleMax of Utah.....	Savannah, GA.....			X	
Tralavek Group LLC.....	Miami, FL		X	X	
Transwest Equities.....	Baton Rouge, LA.....			X	
TravelCenters of America	Westlake, OH		X		
USA Cash Services.....	Ogden, UT		X	X	
USA Mini Mart	Ogden, UT		X		
USACashServices.com.....	Ogden, UT		X	X	
Utah Envios.....	Salt Lake City, UT		X		
Utah Envios #2.....	West Valley City, UT.....		X		
Utah Money Center.....	Orem, UT			X	
Utah Money Center	Sandy, UT			X	
Utah Title Loans Inc	Atlanta, GA.....		X	X	
UtahCashLoans.com and Title Loans.....	St George, UT.....			X	
V & A Taxes and Translations LLC.....	Park City, UT.....		X		
Walmart Stores Inc	Bentonville, AR		X		
Wilshire Consumer Credit	Los Angeles, CA		X	X	
Winco Foods LLC	Boise, ID		X		
World Class Pawn & Jewelry Inc.	Cedar City, UT			X	

Total: 64 31 54 15

Note: Some registered lenders have one or more branches. There are 382 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 – 26* institutions reporting

1. The average deferred deposit loan amount that the deferred deposit lender extended.....	\$382
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	27 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 - \$32 [†]
4. The total number of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to subsection 7-23-401(3)(b)	1,655
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.....	6.34%
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)	\$798,771
7. The average annual percentage rate charged on deferred deposit loans.....	554.22%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender.....	\$417
9. The number of deferred deposit loans carried to the maximum 10 weeks	19,297
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks	\$8,565,061
11. The number of deferred deposit loans not paid in full at the end of 10 weeks	17,477
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks.....	\$7,665,916
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan	2.65%
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	51.48%
(b) one payment	12.70%
(c) two payments.....	5.65%
(d) three payments	12.00%
(e) four payments.....	3.33%
(f) five payments.....	2.79%
(g) six payments.....	3.24%
(h) seven payments.....	0.98%
(i) eight payments	4.54%
(j) nine payments	0.57%
(k) ten or more payments	2.79%

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

† The Annual Percentage Rate (APR) calculation for interest charged in this range is 0 percent APR to 1,668.57 percent APR.

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

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

1

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

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

1
0
- B) The number of complaints the department considers unresolved;

--

3. For deferred deposit lenders who are not registered with the department:

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

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

--

**This Page
Intentionally
Left Blank**

Regulated Mortgage and Consumer Lenders

Regulated Mortgage Lenders, Brokers, and Servicers

Approximately 235 regulated mortgage lenders, brokers, and servicers have registered to conduct business with Utah consumers. These regulated mortgage entities are required to file the Residential First Mortgage Notification in the Nationwide Multistate Licensing System & Registry (NMLS) by December 31st of each year. Consumers may confirm if a company or professional is authorized to conduct business in Utah by performing a search on the NMLS Consumer Access website: www.nmlsconsumeraccess.org.

Regulated Consumer Lenders

Approximately 1,175 consumer lenders have notified the Department they are extending credit to Utah consumers. These lenders renew their Consumer Credit Notification every calendar year. The Consumer Credit Notification expires annually on January 31st, if not renewed. The current list of consumer lenders can be viewed on the Department's website: www.dfi.utah.gov.