

FORTY-FIRST ANNUAL AND SEVENTY-FIFTH

**Report
of the
Commissioner
of
Financial Institutions**

STATE OF UTAH

TO THE HONORABLE

**SPENCER J. COX
GOVERNOR**

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 2020 to June 30, 2021

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



STATE OF UTAH

Spencer J. Cox
Governor
Deidre M. Henderson
Lieutenant Governor

DEPARTMENT OF FINANCIAL INSTITUTIONS

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

To The Honorable, Spencer J. Cox
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Forty-First Annual and Seventy-Fifth Report of the Department of Financial Institutions for the period July 1, 2020 to June 30, 2021. I do hereby certify by oath that a detailed statement of all fees and other moneys received by the department during this period are included herein.

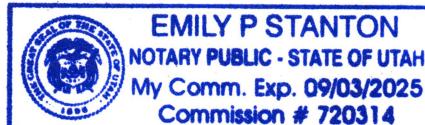
Respectfully submitted,

G. Edward Leary
COMMISSIONER

Subscribed and sworn to before me this

30th day of September, 2021.

Emily P. Stanton
Notary Public



Residing at Salt Lake City, Utah
My Commission expires: 09/03/2025

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Department History

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

Department History (*Continued*)

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

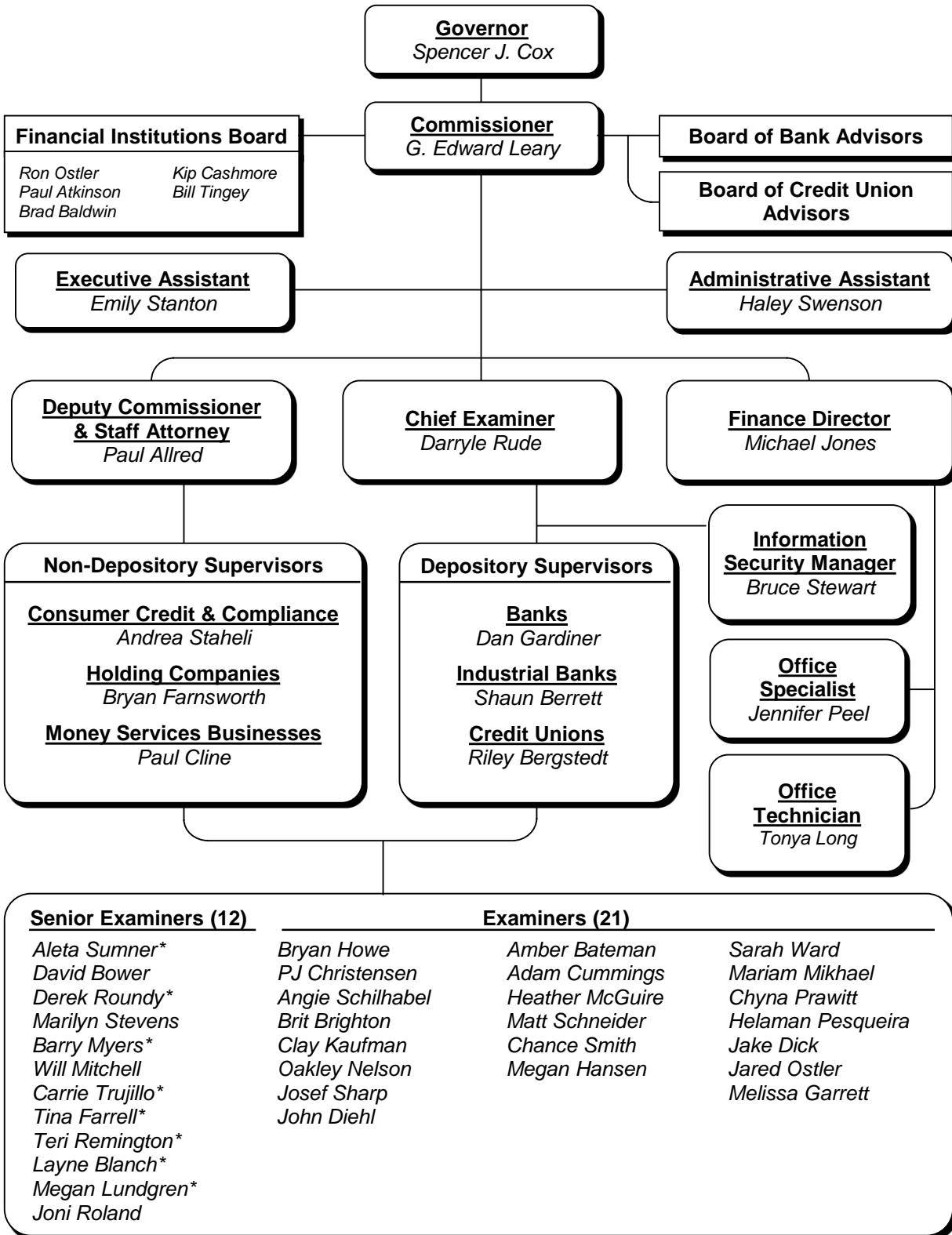
2020 <i>(Continued)</i>	H.B. 459, 5th Substitute, "Financial Exploitation Prevention Act, enacts Chapter 26 of Title 7, containing definitions of a covered financial institution, vulnerable adult, and financial exploitation. The bill permits a covered financial institution to delay certain transactions 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.
2021	H.B. 48, "Board of Financial Institutions Amendments" extended the statutory authority of the Board of Financial Institutions, under subsection 7-1-203, and established a new sunset provision of July 1, 2031. Effective May 5, 2021.

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, 2021



Appropriations**July 1, 2020 to June 30, 2021****Total Appropriation for the Period Shown..... \$ 8,127,700****Expenditures****July 1, 2020 to June 30, 2021**

Personnel Services 3,891,594

Employer's Contributions:

 Retirement..... 894,816
 Other Employment Benefits 1,369,451

Travel Expense (52)

Current Expense 316,749

Office Lease..... 270,778

Data Processing..... 114,844

Capital Outlay - 0 -

Passthrough Payments..... - 0 -

Total Expenditure 6,858,180

Balance of Appropriation Unexpended Lapsed to Restricted Fund 1,269,520

Total Expenditure for the Period Shown..... \$ 8,127,700

Cash Receipts**July 1, 2020 to June 30, 2021****Asset Based Fees:**

Banks	\$ 4,283,088
Credit Unions	298,459
Industrial Banks.....	3,204,450

Annual Registration / Licensing Fees:

Regulated Lenders.....	118,300
Mortgage Servicers	78,800
Financial Institution Holding Companies	6,200
Money Management Certification.....	11,250
Money Transmitters	28,900
Check Cashers and Deferred Deposit Lenders.....	35,068

Application Fees:

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

Examination Fees:

Deferred Deposit Lenders, Title Lenders, and Trust Companies	73,452
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Miscellaneous Fees:

Miscellaneous	6,650
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Total Deposited with the State Treasurer **\$ 8,159,617**

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.

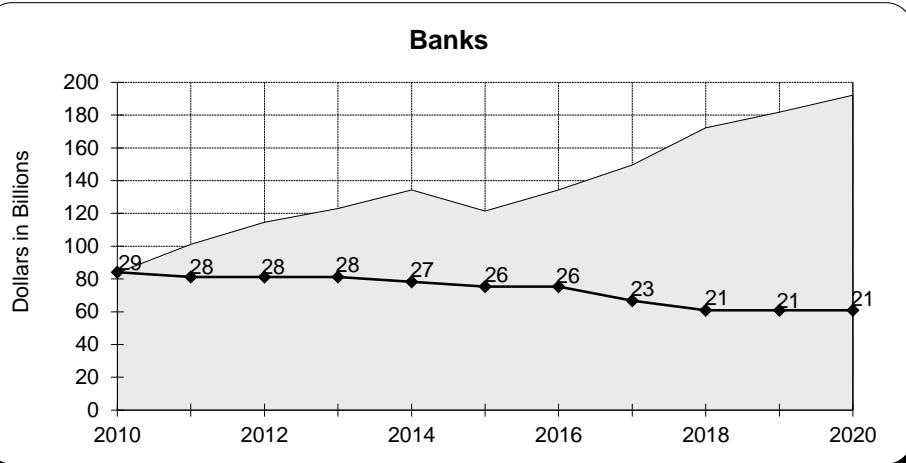
Department of Financial Institutions Official Website

dfi.utah.gov

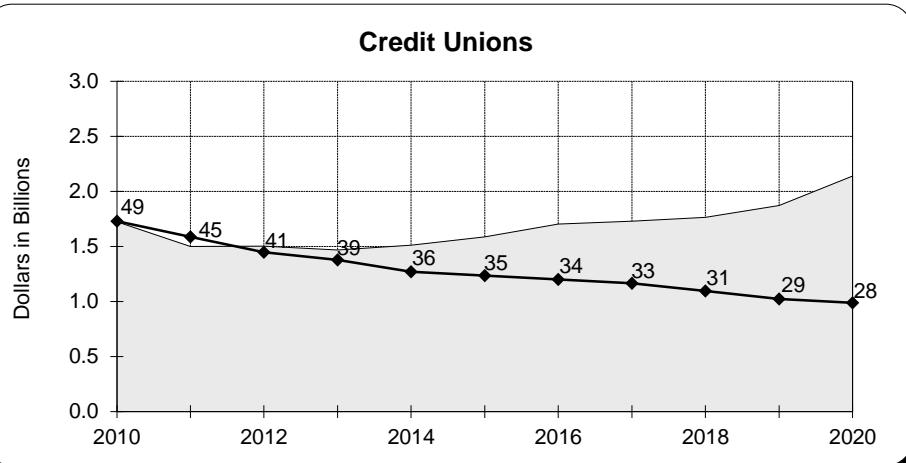
The department's website provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

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

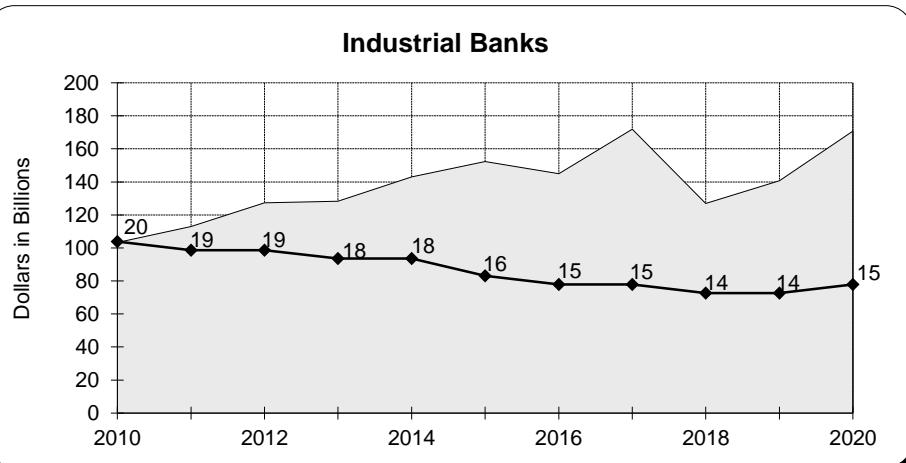
Year End	Banks	Assets
No.		
2010	29	83,774,106
2011	28	101,047,357
2012	28	114,588,963
2013	28	122,928,374
2014	27	134,394,781
2015	26	121,355,018
2016	26	134,369,174
2017	23	149,600,482
2018	21	172,305,778
2019	21	181,771,517
2020	21	192,248,494



Year End	Credit Unions	Assets
No.		
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
2020	28	2,138,840



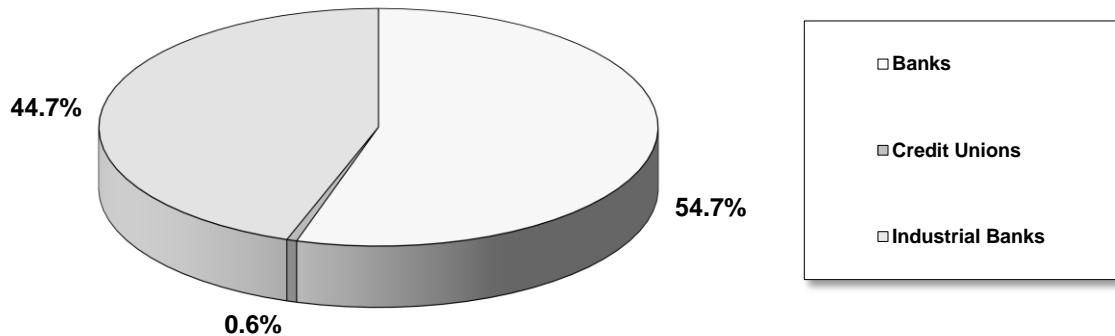
Year End	Industrial Banks	Assets
No.		
2010	20	103,286,249
2011	19	112,943,130
2012	19	127,311,188
2013	18	128,274,061
2014	18	143,027,910
2015	16	152,251,642
2016	15	144,899,026
2017	15	171,802,549
2018	14	126,833,483
2019	14	140,609,533
2020	15	170,717,032



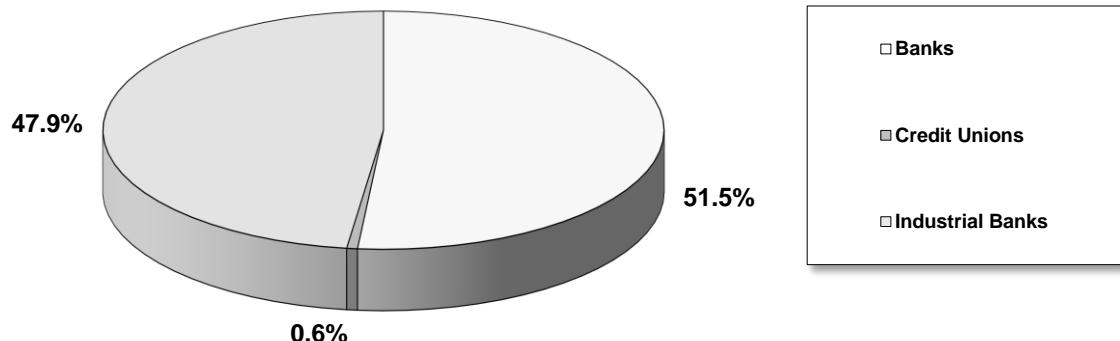
Comparative Schedule of State Chartered Institutions as of Fiscal Year-End
(Dollars in Thousands)

Industry	June 30, 2020			June 30, 2021			Increase or (Decrease)
	Number of Institutions	Branches	Total Assets	Number of Institutions	Branches	Total Assets	
State Banks.....	21	111	191,695,868	21	113	192,055,150	359,282
Credit Unions.....	29	34	2,047,483	28	31	2,295,646	248,163
Industrial Banks.....	14	0	156,473,472	16	0	178,641,581	22,168,109
TOTALS.....	<u>64</u>	<u>145</u>	<u>350,216,823</u>	<u>65</u>	<u>144</u>	<u>372,992,377</u>	<u>22,775,554</u>

Total Assets Distribution - June 30, 2020



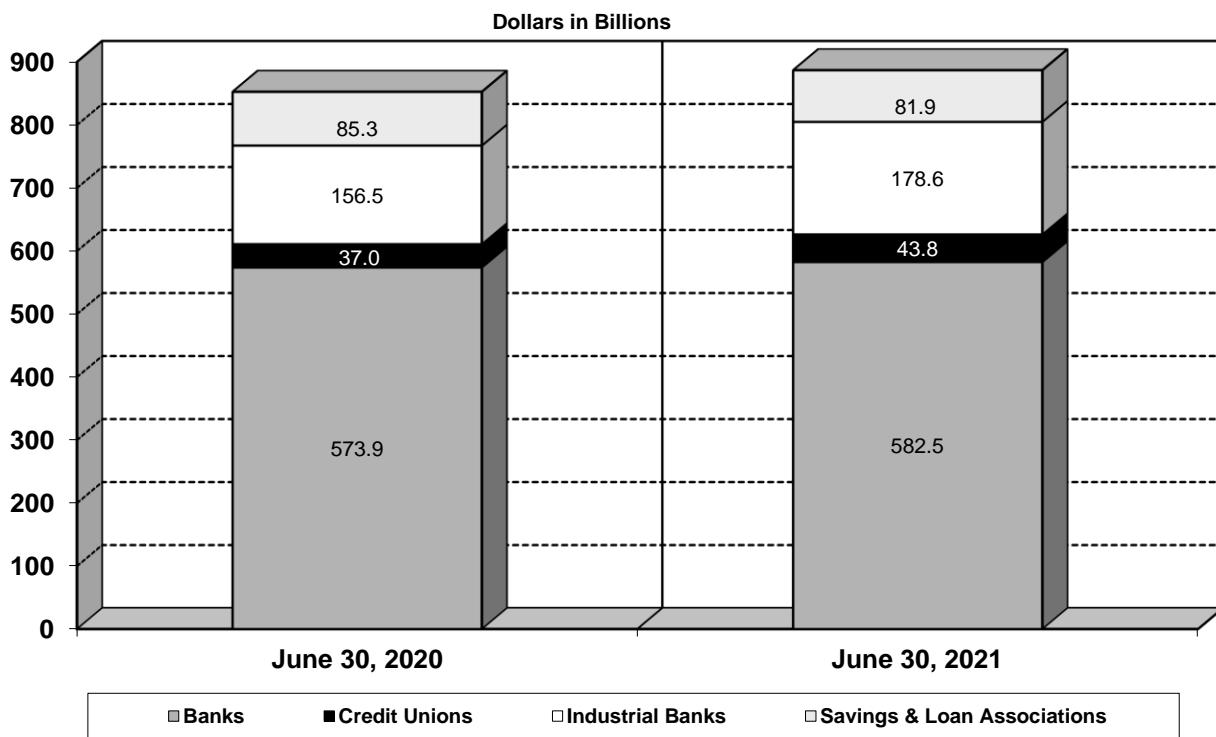
Total Assets Distribution - June 30, 2021



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

	June 30, 2020		June 30, 2021		Percent of Change
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	
Commercial Banks					
State.....	21	191,695,868	21	192,055,150	0.2%
National.....	3	382,157,592	5	390,422,926	2.2%
Total.....	24	573,853,460	26	582,478,076	1.5%
Credit Unions					
State.....	29	2,047,483	28	2,295,646	12.1%
Federal.....	31	34,966,465	32	41,496,510	18.7%
Total.....	60	37,013,948	60	43,792,156	18.3%
Industrial Banks					
Total State.....	14	156,473,472	16	178,641,581	14.2%
Savings & Loan Associations					
Total Federal.....	1	85,264,000	1	81,927,000	-3.9%
TOTALS.....	99	852,604,880	103	886,838,813	4.0%

Total Assets Comparison



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Banks

State Chartered Banks
June 30, 2021

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, CEO
Bank of Utah 801-409-5000	2605 Washington Boulevard Ogden, UT 84401-0231	1952	Douglas L. DeFries
Brighton Bank 801-943-6500	7101 Highland Drive Salt Lake City, UT 84121-3703	1978	Robert M. Bowen
Cache Valley Bank 435-753-3020	101 North Main Street Logan, UT 84321-3917	1975	N. George Daines, Chairman & CEO
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, CEO
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, 2021

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, CEO
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	Spencer White

National Banks Headquartered in Utah
June 30, 2021

Bank / Phone Number	Address	Organized	President
American Express National Bank 801-945-2000	4315 South 2700 West Salt Lake City, UT 84184	1989	Rick Petrino, COO
LendingClub Bank, N.A. 800-242-0272	2701 North Thanksgiving Way, Suite 300 Lehi, UT 84043	2021	Scott Sanborn, CEO
Morgan Stanley Bank, N.A. 801-578-8000	201 South Main Street, 5 th Floor Salt Lake City, UT 84111	1990	James P. Gorman
Varo Bank, N.A. 801-725-0965	11781 South Lone Peak Parkway Draper, UT 84020	2020	Colin Walsh
Zions Bancorporation, N.A. 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, 2021

Bank / Phone Number	Address	Organized	Local Executive Officer
Bank of America, N.A. ⁽¹⁾ 801-252-4112	100 North Tryon Street Charlotte, NC 28202	1984	Mori Paulsen
Bank of the West ⁽²⁾ 801-531-3411	180 Montgomery Street San Francisco, CA 94104	1874	Nandita Bakhshi
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	Randy Chesler
Goldman Sachs Bank USA ⁽⁵⁾ 801-884-1500	200 West Street New York, NY 10282	2004	Roger Gardiner
JPMorgan Chase Bank, N.A. ⁽⁶⁾ 801-481-5000	1111 Polaris Parkway Columbus, OH 43240	1863	M. Craig Zollinger
KeyBank, N.A. ⁽⁷⁾ 801-535-1000	127 Public Square Cleveland, OH 44114	1849	Drew Yergensen
NBH Bank ⁽⁸⁾ 385-300-7250	7800 E Orchard Rd, Suite 200 Greenwood Village, CO 80111	2010	David Stahl
Stride Bank, N.A. ⁽⁹⁾ 800-229-7497	324 West Broadway Ave Enid, OK 73701	1913	Brud Baker
Sunwest Bank ⁽¹⁰⁾ 801-938-5523	10011 Centennial Parkway, Suite 450 Sandy, UT 84070	1970	Eric Hovde

(1) Bank of America, N.A. holds a federal charter and is headquartered in Charlotte, NC.

(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 name of First Community 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 Columbus, OH.

(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. Sunwest Bank was approved to convert to a Utah state charter on August 10, 2021. The conversion is expected to be finalized September 30, 2021.

Out of State Banks with Branches in Utah
June 30, 2021

Bank / Phone Number	Address	Organized	Local Executive Officer
U.S. Bank, N.A. ⁽¹¹⁾ 801-534-6071	1014 Vine Street Cincinnati, OH 45202	1929	Mark A. Herman
Washington Federal Bank, N.A. ⁽¹²⁾ 801-366-2238	425 Pike Street Seattle, WA 98101	1917	Lori Fike
Wells Fargo Bank, N.A. ⁽¹³⁾ 801-246-5526	101 N Phillips Ave Sioux Falls, SD 57104	1852	Matthew D. Bloye

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

(12) Washington Federal Bank, 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 Thirteen Branches of Twenty-One State Banks**

June 30, 2021

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
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
Midtown	Salt Lake City .....	..... Salt Lake
South Salt Lake	Salt Lake City .....	..... Salt Lake

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

June 30, 2021

Name of Bank Branch	City	County
Cache Valley Bank.....	Logan .....	..... Cache
Bountiful	Bountiful .....	..... Davis
Ephraim	Ephraim .....	..... Sanpete
Fairview	Fairview .....	..... Sanpete
Hyrum	Hyrum .....	..... Cache
Layton.....	Layton.....	..... Davis
Loa	Loa .....	..... Wayne
Logan	Logan .....	..... Cache
Logan – Mall.....	Logan .....	..... Cache
Mt. Pleasant	Mt. Pleasant .....	..... Sanpete
Nephi	Nephi .....	..... Juab
North Logan.....	Logan .....	..... Cache
Ogden.....	Ogden.....	..... Weber
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
Washington	Washington .....	..... Washington
Capital Community Bank	Provo .....	..... Utah
Orem	Orem .....	..... Utah
Pleasant Grove.....	Pleasant Grove.....	..... Utah
Salem	Salem .....	..... Utah
Sandy	Sandy .....	..... Salt Lake
Central Bank	Provo .....	..... Utah
American Fork.....	American Fork.....	..... Utah
Lehi.....	Lehi.....	..... Utah
Mapleton.....	Mapleton.....	..... Utah
Orem	Orem .....	..... Utah
Payson	Payson .....	..... Utah
Pleasant Grove.....	Pleasant Grove.....	..... Utah
Riverside Plaza	Provo .....	..... Utah
Spanish Fork	Spanish Fork .....	..... Utah
Springville	Springville .....	..... Utah
Traverse Mountain	Lehi.....	..... Utah
Continental Bank.....	Salt Lake City .....	..... Salt Lake
FinWise Bank.....	Murray .....	..... Salt Lake
Sandy	Sandy .....	..... Salt Lake
First Utah Bank	Salt Lake City .....	..... Salt Lake
City Center	Salt Lake City .....	..... Salt Lake
International.....	West Valley .....	..... Salt Lake
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

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

June 30, 2021

Name of Bank Branch	City	County
Grand Valley Bank (<i>Continued</i>)		
Midway	Midway	Wasatch
Palisade.....	Palisade.....	Mesa, CO
Park City.....	Park City.....	Summit
Vernal.....	Vernal.....	Uintah
Green Dot Bank	Provo	Utah
Holladay Bank & Trust	Holladay.....	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
Fillmore.....	Fillmore.....	Millard
Lehi.....	Lehi.....	Utah
Orem	Orem	Utah
Pleasant Grove.....	Pleasant Grove.....	Utah
Spanish Fork	Spanish Fork	Utah
St. George.....	St. George.....	Washington
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
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, 2021

	Location
Ally Bank	Sandy
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, 2020</u>	<u>June 30, 2021</u>
State Banks.....	21	21
Branches	111*	113

<u>Branches Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Cache Valley Bank, Ogden	08/07/20	11/16/20
Cache Valley Bank, Logan.....	08/07/20	11/16/20
Rock Canyon Bank, Lehi.....	06/10/20	12/07/20

<u>Branches Approved But Not Opened:</u>	<u>Date Approved</u>
Bank of Utah, St. George.....	03/05/21
Cache Valley Bank, Salt Lake City.....	06/08/21
First Utah Bank, Lehi	06/06/19

<u>Branches Closed:</u>	<u>Date Closed</u>
Altabank, Tremonton, UT	03/31/21

* The Cache Valley Bank branch in Bountiful, opened March 20, 2017, was inadvertently left off prior reports. The Cache Valley Bank branch in North Ephraim was closed in 2013. This branch was inadvertently included in the prior report.

State Chartered Banks
June 30, 2021

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.....	17,795,781	13,198,000	62,491	276,018	47,179	939,478
Securities.....	35,599,794	31,153,000	1,491,707	223,229	50,630	20,327
Federal Funds Sold.....	390,795	0	838	6,489	910	16,201
Loan & Lease Financing Receivables.....	123,614,876	111,826,000	1,880,357	1,411,134	176,643	1,923,826
LESS: Allowance for Losses.....	3,343,540	3,137,000	34,958	17,899	2,265	18,839
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	1,025,356	813,000	34,821	19,027	2,716	39,072
Other Real Estate Owned.....	14,583	1,000	0	0	0	4,251
Investments in Unconsolidated Subs.....	266,899	265,000	0	0	0	1,899
Investments in RE Ventures.....	1,263,251	1,261,000	0	0	0	0
Intangible Assets.....	233,843	162,000	29,172	9,400	0	159
Other Assets.....	15,193,512	14,533,000	76,734	69,498	7,312	20,778
TOTAL ASSETS.....	192,055,150	170,075,000	3,541,162	1,996,896	283,125	2,947,152
LIABILITIES						
Deposits (Noninterest-Bearing).....	8,264,857	212,000	1,145,009	723,228	114,776	788,777
Deposits (Interest-Bearing).....	152,344,376	142,074,000	2,019,201	966,019	138,040	1,333,782
Federal Funds Purchased.....	152,161	0	0	50,045	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	7,770,080	6,729,000	0	0	0	608,528
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	3,901,552	3,692,000	13,445	26,502	718	6,821
TOTAL LIABILITIES.....	172,433,026	152,707,000	3,177,655	1,765,794	253,534	2,737,908
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	90,219	1,000	127	3,656	500	6,582
Surplus.....	15,408,700	14,979,000	63,976	26,809	4,520	19,920
Undivided Profits.....	4,123,205	2,388,000	299,404	200,637	24,571	182,742
TOTAL EQUITY CAPITAL.....	19,622,124	17,368,000	363,507	231,102	29,591	209,244
TOTAL LIABILITIES & EQUITY.....	192,055,150	170,075,000	3,541,162	1,996,896	283,125	2,947,152

State Chartered Banks
June 30, 2021

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.....	82,653	50,015	41,250	39,866	144,623	24,839	2,062,113
Securities.....	10,548	493,090	10,368	1,534	42,358	305,378	1,095,923
Federal Funds Sold.....	0	292,200	2,452	0	0	0	0
Loan & Lease Financing Receivables....	380,727	837,108	234,618	233,853	421,396	206,739	34,201
LESS: Allowance for Losses.....	6,638	23,669	2,471	7,239	7,430	3,918	6,870
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,485	33,295	576	1,421	13,619	9,411	260
Other Real Estate Owned.....	3,320	3,313	0	0	0	287	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	2,251	0	0
Intangible Assets.....	0	495	0	3,725	2,089	1,362	11,056
Other Assets.....	<u>19,773</u>	<u>16,211</u>	<u>3,260</u>	<u>8,640</u>	<u>12,082</u>	<u>5,547</u>	<u>284,277</u>
TOTAL ASSETS.....	<u>491,868</u>	<u>1,702,058</u>	<u>290,053</u>	<u>281,800</u>	<u>630,988</u>	<u>549,645</u>	<u>3,480,960</u>
LIABILITIES							
Deposits (Noninterest-Bearing).....	113,943	553,767	20,100	109,414	237,133	184,919	3,130,160
Deposits (Interest-Bearing).....	274,807	828,563	227,496	93,462	317,536	307,820	25,450
Federal Funds Purchased.....	0	80,449	0	0	13,525	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	37,183	0	10,000	17,526	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	<u>5,279</u>	<u>13,941</u>	<u>1,018</u>	<u>8,398</u>	<u>3,982</u>	<u>2,910</u>	<u>34,677</u>
TOTAL LIABILITIES.....	<u>431,212</u>	<u>1,476,720</u>	<u>258,614</u>	<u>228,800</u>	<u>572,176</u>	<u>495,649</u>	<u>3,190,287</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	11,650	10,764	5,182	3,562	121,654
Undivided Profits.....	<u>33,366</u>	<u>223,238</u>	<u>19,052</u>	<u>41,798</u>	<u>12,566</u>	<u>48,733</u>	<u>169,019</u>
TOTAL EQUITY CAPITAL.....	<u>60,656</u>	<u>225,338</u>	<u>31,439</u>	<u>53,000</u>	<u>58,812</u>	<u>53,996</u>	<u>290,673</u>
TOTAL LIABILITIES & EQUITY.....	<u>491,868</u>	<u>1,702,058</u>	<u>290,053</u>	<u>281,800</u>	<u>630,988</u>	<u>549,645</u>	<u>3,480,960</u>

State Chartered Banks
June 30, 2021

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.....	28,773	3,508	3,499	95,723	5,560	279,710	331,167
Securities.....	2,428	401	579	27,693	64,501	45	529,690
Federal Funds Sold.....	17	13,145	0	0	4,477	0	7,466
Loan & Lease Financing Receivables....	36,747	100,747	6,883	806,495	431,854	456,102	1,023,102
LESS: Allowance for Losses.....	1,023	1,350	226	28,045	12,396	4,930	13,494
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,196	1,488	1,547	220	89	4,641	26,558
Other Real Estate Owned.....	0	0	0	0	0	0	2,412
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	3,283	5,134
Other Assets.....	1,971	1,465	231	16,044	5,895	13,486	41,927
TOTAL ASSETS.....	70,109	119,404	12,513	918,130	499,980	752,337	1,953,962
LIABILITIES							
Deposits (Noninterest-Bearing).....	20,814	3,264	383	2,590	21,956	256,997	568,977
Deposits (Interest-Bearing).....	38,090	86,763	10,178	717,002	410,336	420,225	1,159,845
Federal Funds Purchased.....	0	0	0	0	0	0	8,142
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	10,000	0	221	6,000	0	800
Notes and Subordinated Debentures....	0	0	0	0	0	0	0
Other Liabilities.....	709	1,608	139	44,983	1,306	6,662	14,511
TOTAL LIABILITIES.....	59,613	101,635	10,700	764,796	439,598	683,884	1,752,275
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,050	500	3,275	1	243	600	255
Surplus.....	358	350	3,942	57,030	28,786	20,838	4,952
Undivided Profits.....	9,088	16,919	(5,404)	96,303	31,353	47,015	196,480
TOTAL EQUITY CAPITAL.....	10,496	17,769	1,813	153,334	60,382	68,453	201,687
TOTAL LIABILITIES & EQUITY.....	70,109	119,404	12,513	918,130	499,980	752,337	1,953,962

State Chartered Banks
June 30, 2021

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

ASSETS

Cash and Due.....	75,100	4,216
Securities.....	59,778	16,587
Federal Funds Sold.....	11,426	35,174
Loan & Lease Financing Receivables....	1,118,370	67,974
LESS: Allowance for Losses.....	12,030	850
Trading Assets.....	0	0
Premises and Fixed Assets.....	20,068	846
Other Real Estate Owned.....	0	0
Investments in Unconsolidated Subs.....	0	0
Investments in RE Ventures.....	0	0
Intangible Assets.....	5,968	0
Other Assets.....	<u>52,204</u>	<u>3,177</u>
TOTAL ASSETS.....	<u>1,330,884</u>	<u>127,124</u>

LIABILITIES

Deposits (Noninterest-Bearing).....	15,475	41,175
Deposits (Interest-Bearing).....	827,721	68,040
Federal Funds Purchased.....	0	0
Trading Liabilities.....	0	0
Other Borrowed Money.....	350,822	0
Notes and Subordinated Debentures.....	0	0
Other Liabilities.....	<u>20,406</u>	<u>1,537</u>
TOTAL LIABILITIES.....	<u>1,214,424</u>	<u>110,752</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0	0
Common Stock.....	0	672
Surplus.....	43,146	689
Undivided Profits.....	<u>73,314</u>	<u>15,011</u>
TOTAL EQUITY CAPITAL.....	<u>116,460</u>	<u>16,372</u>
TOTAL LIABILITIES & EQUITY.....	<u>1,330,884</u>	<u>127,124</u>

Nationally Chartered Banks Headquartered in Utah
June 30, 2021

5 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	LendingClub Bank N.A.	Morgan Stanley Bank	Varo Bank N.A.	Zions Bancorporation N.A.
ASSETS						
Cash and Due.....	62,148,710	24,232,297	493,916	26,645,000	165,915	10,611,582
Securities.....	91,127,883	9,190,071	182,127	62,935,000	30,374	18,790,311
Federal Funds Sold.....	7,780,907	0	0	6,067,000	0	1,713,907
Loan & Lease Financing Receivables..	215,093,578	93,487,476	2,503,946	67,630,000	7,728	51,464,428
LESS: Allowance for Losses.....	4,680,780	3,656,923	71,081	415,000	3,183	534,593
Trading Assets.....	7,332,480	0	0	6,884,000	0	448,480
Premises and Fixed Assets.....	1,183,438	0	8,742	0	140	1,174,556
Other Real Estate Owned.....	1,382	0	0	0	0	1,382
Investments in Unconsolidated Subs...	152,262	67,673	0	0	0	84,589
Investments in RE Ventures.....	2,732,834	1,093,988	0	1,462,000	0	176,846
Intangible Assets.....	1,238,150	55,314	114,307	0	14,427	1,054,102
Other Assets.....	6,312,082	2,095,850	125,941	1,835,000	32,475	2,222,816
TOTAL ASSETS.....	390,422,926	126,565,746	3,357,898	173,043,000	247,876	87,208,406
LIABILITIES						
Deposits (Noninterest-Bearing).....	53,982,169	266,710	95,798	15,430,000	61,250	38,128,411
Deposits (Interest-Bearing).....	272,811,456	95,517,369	2,445,518	136,780,000	91,165	37,977,404
Federal Funds Purchased.....	678,938	0	321	0	0	678,617
Trading Liabilities.....	107,337	0	0	2,000	0	105,337
Other Borrowed Money.....	13,942,791	12,616,509	195,481	199,000	0	931,801
Notes and Subordinated Debentures...	1,401,411	800,000	0	0	0	601,411
Other Liabilities.....	8,288,710	4,747,473	125,792	2,634,000	28,522	752,923
TOTAL LIABILITIES.....	351,212,812	113,948,061	2,862,910	155,045,000	180,937	79,175,904
EQUITY CAPITAL						
Perpetual Preferred Stock.....	439,630	0	0	0	0	439,630
Common Stock.....	213	50	1	0	0	162
Surplus.....	15,718,769	4,410,833	483,695	8,005,000	254,669	2,564,572
Undivided Profits.....	23,051,502	8,206,802	11,292	9,993,000	(187,730)	5,028,138
TOTAL EQUITY CAPITAL.....	39,210,114	12,617,685	494,988	17,998,000	66,939	8,032,502
TOTAL LIABILITIES & EQUITY.....	390,422,926	126,565,746	3,357,898	173,043,000	247,876	87,208,406

Out-of-State Banks with Branches in Utah
June 30, 2021

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.....	1,432,831,400	235,106,000	11,985,990	485,582	921,207
Securities.....	2,174,621,554	902,998,000	22,336,300	798,154	7,172,244
Federal Funds Sold.....	422,381,401	30,915,000	0	0	0
Loan & Lease Financing Receivables.....	3,407,866,348	917,685,000	57,833,864	1,309,136	11,336,458
LESS: Allowance for Losses.....	59,131,024	14,084,000	796,289	21,365	151,448
Trading Assets.....	564,769,102	112,612,000	238,490	0	0
Premises and Fixed Assets.....	59,293,623	19,410,000	528,134	56,866	313,585
Other Real Estate Owned.....	827,113	374,000	8,215	1,143	705
Investments in Unconsolidated Subs.....	13,728,095	15,000	0	0	46,589
Investments in RE Ventures.....	25,359,482	12,592,000	607,954	0	0
Intangible Assets.....	155,963,718	58,715,000	4,224,809	180	576,052
Other Assets.....	349,628,314	73,956,000	2,211,514	66,024	260,130
TOTAL ASSETS.....	8,548,139,126	2,350,294,000	99,178,981	2,695,720	20,475,522
LIABILITIES					
Deposits (Noninterest-Bearing).....	2,275,048,565	819,535,000	25,672,271	1,012,800	6,343,076
Deposits (Interest-Bearing).....	4,610,592,939	1,166,537,000	57,763,281	1,303,685	10,545,369
Federal Funds Purchased.....	166,100,136	32,043,000	136,828	125,428	995,201
Trading Liabilities.....	200,004,464	35,161,000	22,816	0	0
Other Borrowed Money.....	219,312,020	23,374,000	490,745	0	33,556
Notes and Subordinated Debentures.....	23,320,608	1,795,000	0	0	0
Other Liabilities.....	245,822,597	46,553,000	1,283,121	16,056	177,082
TOTAL LIABILITIES.....	7,740,201,329	2,124,998,000	85,369,062	2,457,969	18,094,284
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	13,671,916	3,020,000	6	901	20
Surplus.....	444,829,084	167,950,000	9,749,380	101,525	1,715,611
Undivided Profits.....	349,436,797	54,326,000	4,060,533	135,325	665,607
TOTAL EQUITY CAPITAL.....	807,937,797	225,296,000	13,809,919	237,751	2,381,238
TOTAL LIABILITIES & EQUITY.....	8,548,139,126	2,350,294,000	99,178,981	2,695,720	20,475,522
*Deposits in Utah if available.....	62,956,538		299,972	64,043	668,655

* 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, 2021

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.....	138,085,000	705,682,000	20,841,663	993,808	555,460
Securities.....	23,954,000	573,039,000	40,791,357	1,292,964	69,348
Federal Funds Sold.....	31,266,000	289,973,000	505,025	0	0
Loan & Lease Financing Receivables.....	105,787,000	1,049,714,000	102,905,143	4,435,562	1,253,457
LESS: Allowance for Losses.....	2,119,000	19,492,000	1,249,384	49,029	8,970
Trading Assets.....	28,623,000	350,330,000	2,088,614	11,640	0
Premises and Fixed Assets.....	212,000	22,787,000	1,393,578	117,901	7,734
Other Real Estate Owned.....	7,000	228,000	24,058	5,124	525
Investments in Unconsolidated Subs.....	0	113,000	2	0	0
Investments in RE Ventures.....	0	10,608,000	1,483,528	0	0
Intangible Assets.....	54,000	44,765,000	3,217,757	137,387	1,172
Other Assets.....	25,294,000	162,353,000	6,934,345	183,827	14,552
TOTAL ASSETS.....	351,163,000	3,190,100,000	178,935,686	7,129,184	1,893,278
LIABILITIES					
Deposits (Noninterest-Bearing).....	13,000	668,913,000	49,497,861	2,723,991	1,361,956
Deposits (Interest-Bearing).....	282,168,000	1,734,096,000	99,435,906	3,542,344	402,727
Federal Funds Purchased.....	1,538,000	120,521,000	210,630	22,957	0
Trading Liabilities.....	15,141,000	135,009,000	147,502	11,661	0
Other Borrowed Money.....	3,972,000	107,626,000	8,308,248	23,479	316
Notes and Subordinated Debentures.....	4,250,000	298,000	1,293,608	0	0
Other Liabilities.....	12,046,000	135,451,000	2,504,206	62,263	6,269
TOTAL LIABILITIES.....	319,128,000	2,901,914,000	161,397,961	6,386,695	1,771,268
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	8,000,000	2,028,000	50,000	1	950
Surplus.....	6,553,000	118,247,000	10,103,184	462,721	60,080
Undivided Profits.....	17,482,000	167,911,000	7,384,541	279,767	60,980
TOTAL EQUITY CAPITAL.....	32,035,000	288,186,000	17,537,725	742,489	122,010
TOTAL LIABILITIES & EQUITY.....	351,163,000	3,190,100,000	178,935,686	7,129,184	1,893,278

*Deposits in Utah if available..... 35,160,314 5,599,098 28,194

* 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, 2021

13 Reporting Figures In Thousands of Dollars	Sunwest Bank	U.S. Bank N.A.	Washington Federal Bank N.A.	Wells Fargo Bank N.A.
ASSETS				
Cash and Due.....	275,775	44,435,957	2,251,958	271,211,000
Securities.....	80,929	158,894,854	2,708,404	440,486,000
Federal Funds Sold.....	0	2,376	0	69,720,000
Loan & Lease Financing Receivables.....	1,631,621	302,767,745	13,641,362	837,566,000
LESS: Allowance for Losses.....	24,911	6,025,844	170,784	14,938,000
Trading Assets.....	0	2,880,358	0	67,985,000
Premises and Fixed Assets.....	8,182	3,288,878	255,765	10,914,000
Other Real Estate Owned.....	5,453	16,958	7,932	148,000
Investments in Unconsolidated Subs.....	0	108,504	0	13,445,000
Investments in RE Ventures.....	0	0	0	68,000
Intangible Assets.....	19	13,278,545	308,797	30,685,000
Other Assets.....	74,288	28,204,350	648,284	49,428,000
TOTAL ASSETS.....	2,051,356	547,852,681	19,651,718	1,776,718,000
LIABILITIES				
Deposits (Noninterest-Bearing).....	1,011,693	135,730,768	3,038,149	560,195,000
Deposits (Interest-Bearing).....	806,786	307,172,055	12,417,786	934,402,000
Federal Funds Purchased.....	0	1,412,092	0	9,095,000
Trading Liabilities.....	0	1,119,485	0	13,392,000
Other Borrowed Money.....	0	31,883,676	1,950,000	41,650,000
Notes and Subordinated Debentures.....	0	3,600,000	0	12,084,000
Other Liabilities.....	12,526	14,222,155	158,919	33,330,000
TOTAL LIABILITIES.....	1,831,005	495,140,231	17,564,854	1,604,148,000
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	34,838	18,200	0	519,000
Surplus.....	0	14,266,915	799,668	114,820,000
Undivided Profits.....	185,513	38,427,335	1,287,196	57,231,000
TOTAL EQUITY CAPITAL.....	220,351	52,712,450	2,086,864	172,570,000
TOTAL LIABILITIES & EQUITY.....	2,051,356	547,852,681	19,651,718	1,776,718,000

*Deposits in Utah if available..... 3,898,000 923,734 16,314,528

* 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, 2021

21 State and 5 National Reporting**Figures in Thousands**

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 464,569	\$ 686,522
Commercial & Industrial Loans.....	856,772	1,121,135
Credit Cards.....	3,113	3,197,300
Installment Loans.....	2,342,297	197,618
All Other Loans.....	11,383	634,531
Leasing.....	34,467	10,804
Interest on Balances Due.....	10,513	32,087
Securities.....	239,436	778,708
Trading Assets.....	0	12,000
Federal Funds Sold.....	194	41,653
Other Interest Income.....	<u>12,573</u>	<u>113,732</u>
TOTAL INTEREST INCOME.....	<u>3,975,317</u>	<u>6,826,090</u>
INTEREST EXPENSE		
Transaction Accounts.....	7,872	11,726
Savings Deposits (Includes MMDAs).....	217,111	186,043
Time Deposits of \$100,000 or More.....	50,082	9,192
Time Deposits of Less Than \$100,000.....	333,757	196,383
Foreign Offices.....	0	73
Federal Funds Purchased.....	182	310
Trading Liabilities & Other Borrowed Money.....	121,337	220,959
Subordinated Notes & Debentures.....	<u>0</u>	<u>17,536</u>
TOTAL INTEREST EXPENSE.....	<u>730,341</u>	<u>642,222</u>
NET INTEREST INCOME.....	<u>3,244,976</u>	<u>6,183,868</u>
Provision for Loan Loss.....	36,887	(1,266,320)
NONINTEREST INCOME		
Fiduciary Accounts.....	6,545	19,480
Service Charges on Deposit Accounts.....	22,887	98,033
Trading Revenue.....	0	35,607
Net Servicing Fees.....	142,166	9,852
Net Gains (Losses) on Sales of Other Assets.....	333,617	66,565
Other.....	<u>928,920</u>	<u>9,723,248</u>
TOTAL NONINTEREST INCOME.....	<u>1,434,135</u>	<u>9,952,785</u>
Gains (Losses) on Securities.....	26,200	148,219
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	860,907	912,042
Premises & Fixed Assets.....	54,956	133,191
Other.....	<u>1,063,296</u>	<u>8,987,562</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,979,159</u>	<u>10,032,795</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,689,265	7,518,397
Applicable Income Taxes.....	607,506	1,847,445
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>	<u>0</u>
NET INCOME.....	<u><u>\$ 2,081,759</u></u>	<u><u>\$ 5,670,952</u></u>

State Chartered Banks
December 31, 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.....	19,675,321	15,204,000	237,081	355,204	59,178	706,305
Securities.....	31,109,787	27,325,000	1,320,393	140,513	38,620	21,538
Federal Funds Sold.....	352,376	0	2,793	13,488	1,501	6,980
Loan & Lease Financing Receivables.....	128,557,388	117,571,000	1,709,648	1,303,186	162,406	1,840,855
LESS: Allowance for Losses.....	3,488,783	3,275,000	41,236	17,902	2,214	17,026
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	655,304	448,000	36,460	16,937	2,798	36,430
Other Real Estate Owned.....	20,472	2,000	0	0	0	4,250
Investments in Unconsolidated Subs.....	187,899	186,000	0	0	0	1,899
Investments in RE Ventures.....	1,097,025	1,095,000	0	0	0	0
Intangible Assets.....	237,720	166,000	28,995	9,538	0	228
Other Assets.....	<u>13,843,985</u>	<u>13,297,000</u>	<u>72,249</u>	<u>53,526</u>	<u>7,141</u>	<u>17,134</u>
TOTAL ASSETS.....	<u>192,248,494</u>	<u>172,019,000</u>	<u>3,366,383</u>	<u>1,874,490</u>	<u>269,430</u>	<u>2,618,593</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	7,446,932	190,000	1,039,844	675,391	107,265	716,322
Deposits (Interest-Bearing).....	150,987,706	141,499,000	1,882,956	893,341	131,975	1,131,264
Federal Funds Purchased.....	154,218	0	0	70,049	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	10,664,798	9,657,000	64,554	0	0	571,740
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	<u>3,731,265</u>	<u>3,536,000</u>	<u>14,156</u>	<u>14,525</u>	<u>1,036</u>	<u>6,472</u>
TOTAL LIABILITIES.....	<u>172,984,919</u>	<u>154,882,000</u>	<u>3,001,510</u>	<u>1,653,306</u>	<u>240,276</u>	<u>2,425,798</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	90,031	1,000	127	3,656	500	6,582
Surplus.....	15,400,221	14,972,000	63,283	26,809	4,520	19,920
Undivided Profits.....	<u>3,773,323</u>	<u>2,164,000</u>	<u>301,463</u>	<u>190,719</u>	<u>24,134</u>	<u>166,293</u>
TOTAL EQUITY CAPITAL.....	<u>19,263,575</u>	<u>17,137,000</u>	<u>364,873</u>	<u>221,184</u>	<u>29,154</u>	<u>192,795</u>
TOTAL LIABILITIES & EQUITY.....	<u>192,248,494</u>	<u>172,019,000</u>	<u>3,366,383</u>	<u>1,874,490</u>	<u>269,430</u>	<u>2,618,593</u>

State Chartered Banks
December 31, 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.....	68,062	46,408	29,732	47,378	99,267	13,951	2,034,086
Securities.....	10,529	440,552	10,605	1,809	34,228	296,159	973,464
Federal Funds Sold.....	0	269,100	469	0	0	0	0
Loan & Lease Financing Receivables.....	383,835	782,445	222,860	261,121	456,509	201,702	34,242
LESS: Allowance for Losses.....	5,620	23,460	2,756	6,199	5,494	3,618	961
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,595	31,674	649	1,155	13,672	9,573	265
Other Real Estate Owned.....	4,094	6,363	392	0	178	482	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	2,025	0	0
Intangible Assets.....	0	495	0	2,415	2,153	1,475	11,070
Other Assets.....	18,942	14,075	3,493	6,843	12,516	4,415	214,032
TOTAL ASSETS.....	481,437	1,567,652	265,444	314,522	615,054	524,139	3,266,198
LIABILITIES							
Deposits (Noninterest-Bearing).....	106,721	497,792	5,757	91,707	186,806	164,018	2,922,814
Deposits (Interest-Bearing).....	278,894	774,600	212,050	76,409	316,690	294,013	31,066
Federal Funds Purchased.....	0	63,331	0	0	12,200	1,500	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	37,746	0	17,000	101,007	39,614	7,500	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	3,422	12,533	1,421	4,681	4,305	3,324	43,225
TOTAL LIABILITIES.....	426,783	1,348,256	236,228	273,804	559,615	470,355	2,997,105
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	11,650	10,764	5,182	3,562	121,231
Undivided Profits.....	27,364	217,296	16,829	29,516	9,193	48,521	147,862
TOTAL EQUITY CAPITAL.....	54,654	219,396	29,216	40,718	55,439	53,784	269,093
TOTAL LIABILITIES & EQUITY.....	481,437	1,567,652	265,444	314,522	615,054	524,139	3,266,198

State Chartered Banks
December 31, 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.....	22,445	5,684	3,405	107,672	6,374	184,874	359,418
Securities.....	2,303	1,808	721	26,115	80,611	33	319,883
Federal Funds Sold.....	18	18,022	0	0	1,450	0	2,362
Loan & Lease Financing Receivables.....	43,607	102,218	6,251	831,278	421,132	462,510	939,432
LESS: Allowance for Losses.....	1,018	1,483	226	42,630	9,691	4,667	13,480
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,226	1,513	1,585	149	122	4,688	25,314
Other Real Estate Owned.....	0	0	0	0	0	0	2,713
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	3,156	5,312
Other Assets.....	2,022	1,579	278	6,614	5,562	14,590	40,719
TOTAL ASSETS.....	70,603	129,341	12,014	929,198	505,560	665,184	1,681,673
LIABILITIES							
Deposits (Noninterest-Bearing).....	19,556	3,164	692	3,263	22,348	208,988	440,343
Deposits (Interest-Bearing).....	40,129	97,232	9,219	744,814	424,371	389,746	1,026,748
Federal Funds Purchased.....	0	0	0	0	0	0	7,138
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	10,000	0	152	1,500	0	1,600
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	783	659	176	44,406	1,335	5,298	13,188
TOTAL LIABILITIES.....	60,468	111,055	10,087	792,635	449,554	604,032	1,489,017
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,050	500	3,087	1	243	600	255
Surplus.....	358	350	3,754	57,030	28,767	20,838	4,796
Undivided Profits.....	8,727	17,436	(4,914)	79,532	26,996	39,714	187,605
TOTAL EQUITY CAPITAL.....	10,135	18,286	1,927	136,563	56,006	61,152	192,656
TOTAL LIABILITIES & EQUITY.....	70,603	129,341	12,014	929,198	505,560	665,184	1,681,673

State Chartered Banks
December 31, 2020

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

ASSETS

Cash and Due.....	79,542	5,255
Securities.....	50,909	13,994
Federal Funds Sold.....	10,245	25,948
Loan & Lease Financing Receivables.....	756,859	64,292
LESS: Allowance for Losses.....	13,310	792
Trading Assets.....	0	0
Premises and Fixed Assets.....	20,669	830
Other Real Estate Owned.....	0	0
Investments in Unconsolidated Subs.....	0	0
Investments in RE Ventures.....	0	0
Intangible Assets.....	6,883	0
Other Assets.....	<u>47,877</u>	<u>3,378</u>
TOTAL ASSETS.....	<u>959,674</u>	<u>112,905</u>

LIABILITIES

Deposits (Noninterest-Bearing).....	8,456	35,685
Deposits (Interest-Bearing).....	672,308	60,881
Federal Funds Purchased.....	0	0
Trading Liabilities.....	0	0
Other Borrowed Money.....	155,385	0
Notes and Subordinated Debentures.....	0	0
Other Liabilities.....	<u>18,823</u>	<u>1,497</u>
TOTAL LIABILITIES.....	<u>854,972</u>	<u>98,063</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0	0
Common Stock.....	0	672
Surplus.....	43,146	689
Undivided Profits.....	<u>61,556</u>	<u>13,481</u>
TOTAL EQUITY CAPITAL.....	<u>104,702</u>	<u>14,842</u>
TOTAL LIABILITIES & EQUITY.....	<u>959,674</u>	<u>112,905</u>

Nationally Chartered Banks Headquartered in Utah
December 31, 2020

5 Reporting Figures In Thousands of Dollars	Total National Banks	American Express National Bank	LendingClub Bank N.A.	Morgan Stanley Bank	Varo Bank N.A.	Zions Bancorporation N.A.
ASSETS						
Cash and Due.....	46,816,115	27,312,505	417,958	17,084,000	384,489	1,617,163
Securities.....	105,456,417	17,093,914	261,665	71,703,000	30,812	16,367,026
Federal Funds Sold.....	18,511,921	0	0	12,747,000	0	5,764,921
Loan & Lease Financing Receivables..	214,009,342	89,399,367	1,654,878	69,395,000	3,564	53,556,533
LESS: Allowance for Losses.....	6,494,829	5,198,181	13,174	505,000	1,945	776,529
Trading Assets.....	3,116,177	0	0	2,456,000	0	660,177
Premises and Fixed Assets.....	1,128,218	1	1,972	0	160	1,126,085
Other Real Estate Owned.....	3,965	0	0	0	0	3,965
Investments in Unconsolidated Subs...	123,305	33,766	0	0	0	89,539
Investments in RE Ventures.....	2,797,240	1,166,366	0	1,454,000	0	176,874
Intangible Assets.....	1,131,819	63,032	4,550	0	14,543	1,049,694
Other Assets.....	6,161,394	2,883,847	57,128	1,293,000	83,491	1,843,928
TOTAL ASSETS.....	392,761,084	132,754,617	2,384,977	175,627,000	515,114	81,479,376
LIABILITIES						
Deposits (Noninterest-Bearing).....	43,804,389	334,788	86,931	10,762,000	126,956	32,493,714
Deposits (Interest-Bearing).....	284,467,530	100,706,160	1,641,340	144,672,000	288,315	37,159,715
Federal Funds Purchased.....	1,516,856	0	5,870	0	0	1,510,986
Trading Liabilities.....	159,889	0	0	64,000	0	95,889
Other Borrowed Money.....	15,080,763	13,600,445	487,832	50,000	0	942,486
Notes and Subordinated Debentures...	1,430,053	800,000	0	0	0	630,053
Other Liabilities.....	7,696,739	3,944,154	30,021	2,944,000	17,998	760,566
TOTAL LIABILITIES.....	354,156,219	119,385,547	2,251,994	158,492,000	433,269	73,593,409
EQUITY CAPITAL						
Perpetual Preferred Stock.....	565,851	0	0	0	0	565,851
Common Stock.....	215	50	1	0	0	164
Surplus.....	15,368,908	4,410,833	101,667	8,005,000	165,233	2,686,175
Undivided Profits.....	22,669,891	8,958,187	31,315	9,130,000	(83,388)	4,633,777
TOTAL EQUITY CAPITAL.....	38,604,865	13,369,070	132,983	17,135,000	81,845	7,885,967
TOTAL LIABILITIES & EQUITY.....	392,761,084	132,754,617	2,384,977	175,627,000	515,114	81,479,376

Out-of-State Banks with Branches in Utah
December 31, 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.....	1,270,124,158	352,410,000	5,025,474	369,958	633,142
Securities.....	1,904,748,214	663,158,000	23,171,454	598,893	5,527,927
Federal Funds Sold.....	567,585,924	101,108,000	0	0	0
Loan & Lease Financing Receivables.....	3,440,469,397	929,573,000	60,665,991	1,383,560	11,289,268
LESS: Allowance for Losses.....	78,100,040	18,779,000	841,620	21,177	158,243
Trading Assets.....	504,288,068	69,139,000	414,216	0	0
Premises and Fixed Assets.....	60,279,091	19,477,000	560,350	56,243	322,980
Other Real Estate Owned.....	791,133	204,000	8,495	1,505	1,182
Investments in Unconsolidated Subs.....	13,747,129	15,000	0	0	45,953
Investments in RE Ventures.....	25,258,735	12,098,000	602,845	0	0
Intangible Assets.....	153,729,821	58,620,000	4,224,698	240	578,498
Other Assets.....	320,140,824	71,809,000	2,226,095	39,140	251,676
TOTAL ASSETS.....	8,183,062,454	2,258,832,000	96,057,998	2,428,362	18,492,383
LIABILITIES					
Deposits (Noninterest-Bearing).....	2,112,200,155	769,497,000	23,280,348	862,077	5,495,990
Deposits (Interest-Bearing).....	4,445,844,530	1,136,961,000	56,497,027	1,183,961	9,386,965
Federal Funds Purchased.....	183,494,481	35,406,000	134,598	159,435	1,004,583
Trading Liabilities.....	179,954,237	27,235,000	8,928	0	0
Other Borrowed Money.....	224,203,553	23,800,000	653,192	0	33,068
Notes and Subordinated Debentures.....	23,963,015	1,883,000	0	0	0
Other Liabilities.....	232,989,557	45,435,000	1,440,398	13,099	202,736
TOTAL LIABILITIES.....	7,402,649,528	2,040,217,000	82,014,491	2,218,572	16,123,342
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	13,672,648	3,020,000	6	901	20
Surplus.....	439,289,785	166,234,000	9,749,380	84,525	1,713,964
Undivided Profits.....	327,450,493	49,361,000	4,294,121	124,364	655,057
TOTAL EQUITY CAPITAL.....	780,412,926	218,615,000	14,043,507	209,790	2,369,041
TOTAL LIABILITIES & EQUITY.....	8,183,062,454	2,258,832,000	96,057,998	2,428,362	18,492,383
*Deposits in Utah if available.....	58,171,976		309,160	47,158	622,250

* 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, 2020

13 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.....	56,268,000	527,180,000	16,767,975	604,119	257,605
Securities.....	31,190,000	589,097,000	35,139,938	1,038,101	68,864
Federal Funds Sold.....	19,013,000	388,555,000	505,775	0	0
Loan & Lease Financing Receivables.....	93,550,000	1,023,733,000	103,478,476	4,601,539	777,353
LESS: Allowance for Losses.....	2,523,000	28,318,000	1,662,780	59,777	7,416
Trading Assets.....	62,838,000	296,663,000	1,675,511	18,149	0
Premises and Fixed Assets.....	165,000	23,184,000	1,386,011	132,383	7,823
Other Real Estate Owned.....	8,000	251,000	109,394	4,730	775
Investments in Unconsolidated Subs.....	0	7,000	2	0	0
Investments in RE Ventures.....	0	11,062,000	1,441,890	0	0
Intangible Assets.....	60,000	43,512,000	3,197,055	132,955	1,173
Other Assets.....	<u>11,083,000</u>	<u>150,359,000</u>	<u>6,935,360</u>	<u>184,183</u>	<u>17,311</u>
TOTAL ASSETS.....	<u>271,652,000</u>	<u>3,025,285,000</u>	<u>168,974,607</u>	<u>6,656,382</u>	<u>1,123,488</u>
LIABILITIES					
Deposits (Noninterest-Bearing).....	8,000	600,716,000	43,213,681	2,213,461	662,153
Deposits (Interest-Bearing).....	217,302,000	1,652,766,000	96,005,906	3,564,990	361,483
Federal Funds Purchased.....	1,239,000	135,909,000	219,739	22,897	0
Trading Liabilities.....	9,723,000	126,139,000	154,230	18,176	0
Other Borrowed Money.....	2,505,000	110,539,000	7,663,049	25,992	412
Notes and Subordinated Debentures.....	4,250,000	308,000	1,322,015	0	0
Other Liabilities.....	<u>6,567,000</u>	<u>128,790,000</u>	<u>2,750,479</u>	<u>85,864</u>	<u>9,489</u>
TOTAL LIABILITIES.....	<u>241,594,000</u>	<u>2,755,167,000</u>	<u>151,329,099</u>	<u>5,931,380</u>	<u>1,033,537</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	115,248,000	10,073,187	462,721	34,425
Undivided Profits.....	<u>16,255,000</u>	<u>152,842,000</u>	<u>7,522,321</u>	<u>262,280</u>	<u>54,576</u>
TOTAL EQUITY CAPITAL.....	<u>30,058,000</u>	<u>270,118,000</u>	<u>17,645,508</u>	<u>725,002</u>	<u>89,951</u>
TOTAL LIABILITIES & EQUITY.....	<u>271,652,000</u>	<u>3,025,285,000</u>	<u>168,974,607</u>	<u>6,656,382</u>	<u>1,123,488</u>
*Deposits in Utah if available.....		33,006,840	5,240,283	18,941	

* 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, 2020

13 Reporting Figures In Thousands of Dollars	Sunwest Bank	U.S. Bank N.A.	Federal Bank N.A.	Wells Fargo Bank N.A.
ASSETS				
Cash and Due.....	129,311	62,424,852	1,830,722	246,223,000
Securities.....	82,916	135,372,305	3,069,816	417,233,000
Federal Funds Sold.....	0	149	0	58,404,000
Loan & Lease Financing Receivables.....	1,649,487	306,467,872	13,054,851	890,245,000
LESS: Allowance for Losses.....	24,609	7,314,229	170,189	18,220,000
Trading Assets.....	0	3,881,192	0	69,659,000
Premises and Fixed Assets.....	7,436	3,461,623	256,242	11,262,000
Other Real Estate Owned.....	483	24,106	4,463	173,000
Investments in Unconsolidated Subs.....	0	87,174	0	13,592,000
Investments in RE Ventures.....	0	0	0	54,000
Intangible Assets.....	27	12,786,750	309,425	30,307,000
Other Assets.....	<u>69,807</u>	<u>27,582,366</u>	<u>707,886</u>	<u>48,876,000</u>
TOTAL ASSETS	<u>1,914,858</u>	<u>544,774,160</u>	<u>19,063,216</u>	<u>1,767,808,000</u>
LIABILITIES				
Deposits (Noninterest-Bearing).....	736,805	118,746,052	2,444,588	544,324,000
Deposits (Interest-Bearing).....	721,777	324,089,784	11,828,637	935,175,000
Federal Funds Purchased.....	0	1,175,229	0	8,224,000
Trading Liabilities.....	0	1,036,903	0	15,639,000
Other Borrowed Money.....	234,000	27,992,840	2,600,000	48,157,000
Notes and Subordinated Debentures.....	0	3,850,000	0	12,350,000
Other Liabilities.....	<u>15,674</u>	<u>14,494,315</u>	<u>174,503</u>	<u>33,011,000</u>
TOTAL LIABILITIES	<u>1,708,256</u>	<u>491,385,123</u>	<u>17,047,728</u>	<u>1,596,880,000</u>
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	35,570	18,200	0	519,000
Surplus.....	0	14,266,915	799,668	114,820,000
Undivided Profits.....	<u>171,032</u>	<u>39,103,922</u>	<u>1,215,820</u>	<u>55,589,000</u>
TOTAL EQUITY CAPITAL	<u>206,602</u>	<u>53,389,037</u>	<u>2,015,488</u>	<u>170,928,000</u>
TOTAL LIABILITIES & EQUITY	<u>1,914,858</u>	<u>544,774,160</u>	<u>19,063,216</u>	<u>1,767,808,000</u>

*Deposits in Utah if available..... 3,640,000 882,347 14,404,997

* 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, 2020

21 State and 5 National Reporting**Figures in Thousands**

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 1,065,278	\$ 1,531,052
Commercial & Industrial Loans.....	1,987,017	2,538,290
Credit Card.....	7,158	7,344,872
Installment Loans.....	4,387,946	443,631
All Other Loans.....	20,359	1,352,620
Leasing.....	74,695	21,655
Interest on Balances Due.....	33,536	164,247
Securities.....	634,322	1,533,191
Trading Assets.....	0	17,000
Federal Funds Sold.....	712	110,193
Other Interest Income.....	56,174	259,184
TOTAL INTEREST INCOME.....	8,267,197	15,315,935
INTEREST EXPENSE		
Transaction Accounts.....	22,320	91,182
Savings Deposits (Includes MMDAs).....	727,977	824,831
Time Deposits of \$100,000 or More.....	154,259	28,749
Time Deposits of Less Than \$100,000.....	1,146,429	696,551
Foreign Offices.....	0	48,322
Federal Funds Purchased.....	1,454	7,529
Trading Liabilities & Other Borrowed Money.....	451,695	591,626
Subordinated Notes & Debentures.....	0	41,137
TOTAL INTEREST EXPENSE.....	2,504,134	2,329,927
NET INTEREST INCOME.....	5,763,063	12,986,008
Provision for Loan Loss.....	1,652,809	4,512,162
NONINTEREST INCOME		
Fiduciary Accounts.....	11,705	39,276
Service Charges on Deposit Accounts.....	19,767	177,809
Trading Revenue.....	0	151,608
Net Servicing Fees.....	329,013	11,149
Net Gains (Losses) on Sales of Other Assets.....	327,856	(152,637)
Other.....	1,780,740	16,809,519
TOTAL NONINTEREST INCOME.....	2,469,081	17,036,724
Gains (Losses) on Securities.....	95,024	101,517
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	1,498,219	1,347,077
Premises & Fixed Assets.....	97,771	264,955
Other.....	2,284,209	14,151,534
TOTAL NONINTEREST EXPENSE.....	3,880,199	15,763,566
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,794,160	9,848,521
Applicable Income Taxes.....	635,144	2,236,477
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
NET INCOME.....	\$ 2,159,016	\$ 7,612,044

Credit Unions

State Chartered Credit Unions
June 30, 2021

Credit Union / Phone Number	Address	Organized	President
Alpine 801-255-0256	1510 N State St. Orem, UT 84057-2548	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
Hi-Land 801-261-8909	5366 Executive Park Lane Murray, UT 84117	1957	Blair B. Asay
HollyFrontier Employees 801-298-1024	876 W Heritage Point West Bountiful, UT 84087	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	120 E 1000 S Brigham City, UT 84302-0657	1958	Darryn Hodgson
Millard County 435-743-6545	45 S Main St Fillmore, UT 84631	1956	Scott Lemmon
National J.A.C.L. 801-425-5225	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, Suite 6 Salt Lake City, UT 84119	1980	Tammy Morgan
Pacific Horizon 801-489-3605	96 E Center Springville, UT 84663-0166	1954	Steve A. Clayton

State Chartered Credit Unions
June 30, 2021

Credit Union / Phone Number	Address	Organized	President
Presto Lewiston Employees 435-716-8588	1110 E 200 S Lewiston, UT 84320	1977	Gaylene Stone
Provo Police & Fire Department 801-377-5634	250 W Center, Suite 114 Provo, UT 84604	1949	Sheldon B. Lindsay
S E A 435-201-2085	275 E 800 N Richfield, UT 84701-0355	1957	Brent Prisbey
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	37 W 1700 S Salt Lake City, UT 84115	1966	Steven Pratt
Tri County 435-676-2754	25 W 400 S Panguitch, UT 84759	1972	Nick Reynolds
Uintah 435-789-8353	783 W Hwy 40 Vernal, UT 84078-0805	1955	Dan E. Olsen
Utah Heritage 435-436-8288	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	14425 Bitter Brush Lane Draper, UT 84020-0250	1954	Kristine Argyle

Federal Chartered Credit Unions
June 30, 2021

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	Thayne Shaffer
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
Desert Rivers 435-259-6124	PO Box 1047, 725 N Main Moab, UT 84532-1047	1957	Samuel Crane
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

Federal Chartered Credit Unions
June 30, 2021

Credit Union / Phone Number	Address	Organized	President
Horizon Utah 801-451-5064	PO Box 687, 225 S 200 W Farmington, UT 84025-0687	1956	W. Page Bennett
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	Jennifer Leishman
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, 2021

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-One Branches of Twenty-Eight Credit Unions**

June 30, 2021

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
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
P & S Credit Union	Salt Lake City.....	..... Salt Lake
Shared Branch* .....	.....	.....

* See shared branch network listing on pages 57 thru 61.

Branches of State Chartered Credit Unions**Thirty-One Branches of Twenty-Eight Credit Unions**

June 30, 2021

Name of Credit Union Branch	City	County
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 61.

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	3226 S Main St Salt Lake City, UT 84115
American United	500 S Foothill Dr Salt Lake City, UT 84148
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	2106 University Circle Ogden, UT 84408
Ascent	4140 Harrison Blvd Ogden, UT 84408
Ascent	2388 N Washington Blvd Ogden, UT 84414
Ascent	5997 S 3500 W Roy, UT 84067
Cyprus	221 W Parrish Lane Centerville, UT 84014
Cyprus	183 E 13800 S Draper, UT 84020
Cyprus	5027 W 13400 S Herriman, UT 84065
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	1375 S Foothill Dr Salt Lake City, UT 84108
Cyprus	480 E 400 S Salt Lake City, UT 84111
Cyprus	1220 E 3990 S Ste 2M Salt Lake City, UT 84124
Cyprus	9383 S 700 E Sandy, UT 84070
Cyprus	74 W Crossroads Blvd Saratoga Springs, UT 84045
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 Tooele, 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	260 N 500 W 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

State Chartered Credit Union

Shared Branch Network Listing (Continued)

<u>Credit Union Location:</u>	<u>Address:</u>
Deseret First	10588 S Redwood Rd..... South Jordan, UT 84095
Deseret First	1137 N Canyon Creek Parkway Spanish Fork, UT 84660
Deseret First	616 S River Rd St George, UT 84790
Deseret First	3225 W 4700 S..... Taylorsville, UT 84129
Deseret First	3999 W Parkway Blvd West Valley City, UT 84120
Desert Rivers	1 South Main St Blanding, UT 84511
Desert Rivers	45 W Main St Green River, UT 84525
Desert Rivers	725 N Main St..... Moab, UT 84532
Desert Rivers	16 E 200 S Ste D Monticello, UT 84535
Firefighters	124 W 1400 S..... Salt Lake City, UT 84115
Goldenwest	13903 S Redwood Rd..... Bluffdale, UT 84065
Goldenwest	2085 S Orchard Dr Bountiful, UT 84010
Goldenwest	1120 S Main St Brigham City, UT 84302
Goldenwest	315 N Market Place Dr Centerville, UT 84014
Goldenwest	410 E 1700 S Clearfield, UT 84015
Goldenwest	1594 N 2000 W..... Clinton, UT 84015
Goldenwest	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	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	147 26th St Ogden, UT 84401
Goldenwest	3217 S Pennsylvania Ave Ogden, UT 84401
Goldenwest	3225 Harrison Blvd Ogden, UT 84403
Goldenwest	805 Washington Blvd..... Ogden, UT 84404
Goldenwest	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

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

Credit Union Location:	Address:
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	4521 S Arrowhead Canyon Rd .....St George, UT 84790
Goldenwest	5639 W Highlands Loop Rd.....West Jordan, UT 84084
Hercules First.....	13238 Rosecrest Rd.....Herriman, UT 84096
Hercules First.....	1543 W 12600 S #103.....Riverton, UT 84065
Hercules First.....	125 So State St Room 2205.....Salt Lake City, UT 84138
Hercules First.....	3131 W 4700 S.....Taylorsville, UT 84129
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
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

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

<u>Credit Union Location:</u>	<u>Address:</u>
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
University First	13347 S Market Center Riverton, UT 84065
University First	3088 South 1300 East Salt Lake City, UT 84106
University First	505 Wakara Way.....Salt Lake City, UT 84108
University First	490 East 500 South Salt Lake City, UT 84111
University First	270 S 1500 E Salt Lake City, UT 84112
University First	9400 South 2275 East .....Sandy, UT 84093
University First	338 N Bluff St.....St George, UT 84770
University First	7121 South Redwood .....West Jordan, UT 84084
University First	8952 South Redwood .....West Jordan, UT 84088
University First	2752 South Redwood .....West Valley, UT 84119
USU Credit Union*	220 E 1400 N.....Logan, UT 84341
USU Credit Union*	198 N Main .....Logan, UT 84321
USU Credit Union*	695 E 1000 N.....Logan, UT 84321
USU Credit Union*	890 S Main.....Smithfield, UT 84335
Utah	564 E 300 South.....Salt Lake City, UT 84102
Utah First.....	616 W Main St.....American Fork, UT 84003
Utah First.....	1155 W Park Lane..... Farmington, UT 84025
Utah First.....	6935 S 900 E Midvale, UT 84047
Utah First.....	310 N 100 West..... Provo, UT 84601
Utah First.....	222 E South Temple Salt Lake City, UT 84111
Utah First.....	9213 Quarry Bend Dr.....Sandy, UT 84094
Utah First.....	3642 W 11400 S.....South Jordan, UT 84095
Utah First.....	1520 S 500 West.....Woods Cross, UT 84087

* A Division of Goldenwest Credit Union

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

<u>Credit Union Location:</u>	<u>Address:</u>
Wasatch Peaks.....	3012 S 1900 W Ogden, UT 84401
Wasatch Peaks.....	4723 Harrison Blvd Ogden, UT 84403
Wasatch Peaks.....	975 Washington Blvd..... Ogden, UT 84404
Wasatch Peaks.....	3631 W 2600 N.....Plain City, UT 84404
Wasatch Peaks.....	1588 W 2700 N.....Pleasant View, UT 84414
Wasatch Peaks.....	1935 W 4800 S..... Roy, UT 84067

Total Credit Union Shared Branches in Utah - 147

Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2020</u>	<u>June 30, 2021</u>
State Credit Unions	29	28
Branches	34	31

Charter Conversion from a State Charter to a Federal Charter: **Date**

Desert Rivers Credit Union (formerly know as Grand County Credit Union) 09-24-20

State Chartered Credit Unions
June 30, 2021

28 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.....	185,336	13,799	276	4,777	365	4,167
Loans:						
Unsecured.....	53,885	5,886	0	1,920	35	1,453
Auto.....	536,942	83,164	0	9,704	188	13,555
Real Estate.....	527,132	72,528	0	17,219	0	20,468
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	118,918	7,005	0	1,828	77	4,992
Total Loans.....	1,236,877	168,583	0	30,671	300	40,468
LESS: Allowance for Loan Losses.....	5,185	900	0	161	6	121
Loans Held for Sale.....	0	0	0	0	0	0
Total Investments.....	792,509	82,460	103	2,500	1,162	6,627
Land and Building (Net).....	40,381	11,365	0	247	0	577
Foreclosed and Repossessed Assets.....	266	73	0	0	0	0
Other Fixed Assets.....	4,883	773	0	197	3	332
Other Assets.....	40,579	3,588	750	1,914	16	785
TOTAL ASSETS.....	2,295,646	279,741	1,129	40,145	1,840	52,835
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	230,153	44,614	0	8,588	0	9,259
Regular Shares.....	1,152,202	101,434	0	16,624	1,163	19,669
Money Market Shares.....	201,696	60,059	0	1,622	0	3,376
Certificates of Deposits.....	306,888	44,377	0	5,632	18	9,630
IRA / KEOGH & Retirement Accounts.....	91,256	519	0	1,089	79	2,082
All Other.....	33,408	309	0	2,398	113	3,187
Total Shares and Deposits.....	2,015,603	251,312	0	35,953	1,373	47,203
Borrowings.....	2,000	0	0	0	0	0
Dividends and Interest Payable.....	1,359	196	0	0	0	30
Accounts Payable and Other Liabilities.....	13,079	1,927	973	120	2	80
Regular Reserve.....	74,360	8,177	6	1,187	104	2,399
Other Reserves.....	1,628	(1,523)	0	0	0	0
Undivided Earnings.....	187,617	19,652	150	2,885	361	3,153
TOTAL LIABILITIES & EQUITY.....	2,295,646	279,741	1,129	40,145	1,840	52,835

State Chartered Credit Unions
June 30, 2021

28 Reporting Figures in Thousands of Dollars	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees	Member's First	Millard County	National J.A.C.L.
ASSETS							
Cash & Cash Equivalents.....	5,055	671	1,224	1,184	12,702	11,778	1,552
Loans:							
Unsecured.....	676	251	890	79	6,804	2,718	2,902
Auto.....	7,852	4,632	12,206	1,352	51,871	15,436	7,917
Real Estate.....	24,453	32	5,429	0	10,423	3,765	11,417
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,794	1,216	3,139	950	14,733	2,769	799
Total Loans.....	35,775	6,131	21,664	2,381	83,831	24,688	23,035
LESS: Allowance for Loan Losses.....	263	103	332	20	264	51	204
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	11,133	29	1,811	2,094	65,560	15,965	10,977
Land and Building (Net).....	3,496	0	709	0	4,119	683	1,036
Foreclosed and Repossessed Assets.....	0	0	0	0	0	0	0
Other Fixed Assets.....	24	0	24	0	113	241	26
Other Assets.....	580	54	501	58	8,148	517	1,491
TOTAL ASSETS.....	55,800	6,782	25,601	5,697	174,209	53,821	37,913
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	3,560	0	2,711	520	20,667	12,596	3,908
Regular Shares.....	26,815	2,408	3,653	2,089	47,407	35,477	12,207
Money Market Shares.....	0	0	9,720	0	55,356	0	8,465
Certificates of Deposits.....	7,453	2,059	5,527	1,456	17,824	128	6,454
IRA / KEOGH & Retirement Accounts.....	3,862	249	0	541	4,353	703	1,872
All Other.....	2,693	498	0	0	10,317	0	0
Total Shares and Deposits.....	44,383	5,214	21,611	4,606	155,924	48,904	32,906
Borrowings.....	0	0	2,000	0	0	0	0
Dividends and Interest Payable.....	13	2	0	0	30	0	6
Accounts Payable and Other Liabilities.....	39	16	63	16	1,799	252	1,398
Regular Reserve.....	3,261	349	751	469	8,100	1,428	1,890
Other Reserves.....	0	0	0	0	0	(607)	0
Undivided Earnings.....	8,104	1,201	1,176	606	8,356	3,844	1,713
TOTAL LIABILITIES & EQUITY.....	55,800	6,782	25,601	5,697	174,209	53,821	37,913

State Chartered Credit Unions
June 30, 2021

28 Reporting Figures in Thousands of Dollars	Nebo	P & S	Pacific Horizon	Presto Lewiston Employees	Provo Police & Fire Dept.	S E A	San Juan
ASSETS							
Cash & Cash Equivalents.....	11,833	4,208	18,694	202	1,591	2,470	10,831
Loans:							
Unsecured.....	2,942	533	1,907	10	11	141	2,032
Auto.....	52,058	7,100	43,763	157	1,390	2,209	13,168
Real Estate.....	26,548	2,881	19,587	13	0	0	112
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	7,842	1,944	8,681	6	116	584	1,551
Total Loans.....	89,390	12,458	73,938	186	1,517	2,934	16,863
LESS: Allowance for Loan Losses.....	378	150	298	5	65	28	301
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	22,488	566	2,449	3	119	213	59
Land and Building (Net).....	2,839	0	2,240	0	0	0	231
Foreclosed and Repossessed Assets.....	118	0	6	0	0	0	0
Other Fixed Assets.....	301	76	620	0	7	0	448
Other Assets.....	1,428	259	1,066	4	25	39	372
TOTAL ASSETS.....	128,019	17,417	98,715	390	3,194	5,628	28,503
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	15,400	3,052	12,100	0	0	0	4,806
Regular Shares.....	54,006	10,391	36,477	300	2,827	4,394	8,474
Money Market Shares.....	0	396	5,290	0	0	0	6,243
Certificates of Deposits.....	24,975	425	27,057	1	0	0	2,949
IRA / KEOGH & Retirement Accounts.....	3,165	1,376	8,643	0	0	0	1,974
All Other.....	9,653	292	0	0	0	0	1,162
Total Shares and Deposits.....	107,199	15,932	89,567	301	2,827	4,394	25,608
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	55	0	102	0	0	0	0
Accounts Payable and Other Liabilities.....	499	182	420	0	0	2	62
Regular Reserve.....	4,170	976	3,158	30	119	202	1,094
Other Reserves.....	61	131	(379)	0	7	0	0
Undivided Earnings.....	16,035	196	5,847	59	241	1,030	1,739
TOTAL LIABILITIES & EQUITY.....	128,019	17,417	98,715	390	3,194	5,628	28,503

State Chartered Credit Unions
June 30, 2021

28 Reporting Figures in Thousands of Dollars	South Sanpete	Tanner Employees	Trans West	Tri County	Uintah	Utah Heritage	Utah Power
ASSETS							
Cash & Cash Equivalents.....	615	902	27,523	152	2,616	28,873	12,628
Loans:							
Unsecured.....	5	160	6,887	1	97	2,268	11,962
Auto.....	617	2,804	43,030	9	780	19,186	123,193
Real Estate.....	0	0	69,274	0	0	36,257	187,461
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3	718	4,288	2	166	9,553	39,864
Total Loans.....	625	3,682	123,479	12	1,043	67,264	362,480
LESS: Allowance for Loan Losses.....	22	42	413	6	9	243	503
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	3	2,527	23,726	(1)	592	10,141	520,460
Land and Building (Net).....	0	0	3,204	0	0	2,250	6,147
Foreclosed and Repossessed Assets.....	0	0	0	0	0	0	68
Other Fixed Assets.....	0	3	650	0	2	176	747
Other Assets.....	13	78	2,696	1	37	1,366	13,906
TOTAL ASSETS.....	1,234	7,150	180,865	158	4,281	109,827	915,933
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	527	28,802	0	0	19,328	31,224
Regular Shares.....	1,130	3,484	54,497	111	3,802	37,266	642,769
Money Market Shares.....	0	1,379	40,371	0	0	4,679	0
Certificates of Deposits.....	0	67	31,554	0	0	31,830	75,824
IRA / KEOGH & Retirement Accounts.....	0	0	6,594	0	0	5,256	45,620
All Other.....	0	832	846	0	0	61	0
Total Shares and Deposits.....	1,130	6,289	162,664	111	3,802	98,420	795,437
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	25	901
Accounts Payable and Other Liabilities.....	1	1	1,024	5	3	1,437	2,179
Regular Reserve.....	41	338	6,909	23	146	3,768	23,436
Other Reserves.....	0	0	199	18	0	0	3,720
Undivided Earnings.....	62	522	10,069	1	330	6,177	90,260
TOTAL LIABILITIES & EQUITY.....	1,234	7,150	180,865	158	4,281	109,827	915,933

State Chartered Credit Unions
June 30, 2021

28 Reporting
Figures in Thousands of Dollars

	Utah
	Prison
	<u>Employees</u>

ASSETS

Cash & Cash Equivalents.....	263
Loans:	
Unsecured.....	183
Auto.....	1,712
Real Estate.....	0
Leases Receivable.....	0
All Other Members.....	646
Total Loans.....	2,541
LESS: Allowance for Loan Losses.....	63
Loans Held for Sale.....	0
Total Investments.....	717
Land and Building (Net).....	0
Foreclosed and Repossessed Assets.....	0
Other Fixed Assets.....	4
Other Assets.....	<u>33</u>
TOTAL ASSETS.....	<u>3,495</u>

LIABILITIES AND EQUITY

Shares & Deposits:	
Share Drafts.....	0
Regular Shares.....	2,228
Money Market Shares.....	0
Certificates of Deposits.....	817
IRA / KEOGH & Retirement Accounts.....	138
All Other.....	0
Total Shares and Deposits.....	3,183
Borrowings.....	0
Dividends and Interest Payable.....	0
Accounts Payable and Other Liabilities.....	8
Regular Reserve.....	264
Other Reserves.....	0
Undivided Earnings.....	<u>40</u>
TOTAL LIABILITIES & EQUITY.....	<u>3,495</u>

Federal Chartered Credit Unions
June 30, 2021

32 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United	Ascent	C U P	Cyprus	Deseret First
ASSETS							
Cash & Cash Equivalents.....	8,057,282	3,676,988	45,462	26,962	421	43,529	101,955
Loans:							
Unsecured.....	2,363,080	854,359	55,143	4,697	454	72,728	30,769
Auto.....	13,344,446	5,611,108	78,669	33,143	2,358	649,574	213,833
Real Estate.....	10,390,885	2,125,563	97,979	76,408	1,304	396,580	439,222
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,435,712	1,590,473	12,462	4,546	554	176,855	18,221
Total Loans.....	28,534,123	10,181,503	244,253	118,794	4,670	1,295,737	702,045
LESS: Allowance for Loan Losses.....	369,053	182,765	2,088	330	8	10,839	3,488
Loans Held for Sale.....	195,146	81,645	0	0	0	17,185	9,156
Total Investments.....	3,044,344	1,489,611	30,946	7,292	1,803	23,754	22,567
Land and Building (Net).....	913,214	213,893	11,484	3,762	0	39,690	30,652
Foreclosed and Repossessed Assets....	18,305	13,833	42	10	0	101	0
Other Fixed Assets.....	125,169	54,235	1,088	471	16	7,090	4,382
Other Assets.....	977,980	327,918	19,101	5,879	97	37,097	23,765
TOTAL ASSETS.....	41,496,510	15,856,861	350,288	162,840	6,999	1,453,344	891,034
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	6,618,372	3,276,447	59,118	25,242	446	295,700	241,447
Regular Shares.....	9,778,754	4,002,630	80,386	53,363	3,205	413,099	333,439
Money Market Shares.....	10,298,424	4,434,951	70,212	38,163	503	172,846	119,540
Certificates of Deposits.....	5,603,692	1,921,219	77,720	27,035	1,711	275,954	95,924
IRA / KEOGH & Retirement Accounts..	1,250,403	551,799	17,106	4,198	119	75,430	24,782
All Other.....	3,190,844	43,387	7,311	517	0	58,331	0
Total Shares and Deposits.....	36,740,489	14,230,433	311,853	148,518	5,984	1,291,360	815,132
Borrowings.....	453,226	0	0	0	0	0	0
Dividends and Interest Payable.....	5,340	2,755	0	0	8	0	243
Accounts Payable and Other Liabilities..	494,835	242,875	2,329	607	6	9,289	13,296
Regular Reserve.....	179,841	(1)	1,589	1,377	212	12,893	15,062
Other Reserves.....	1,555,214	1,243,095	3,165	300	0	(6,567)	443
Undivided Earnings.....	2,067,565	137,704	31,352	12,038	789	146,369	46,858
TOTAL LIABILITIES & EQUITY.....	41,496,510	15,856,861	350,288	162,840	6,999	1,453,344	891,034

Federal Chartered Credit Unions
June 30, 2021

32 Reporting Figures in Thousands Dollars	Desert Rivers	Desertview	Devils Slide	Eastern Utah Community	Elevate	Flexpak	Gibbons & Reed Employees
ASSETS							
Cash & Cash Equivalents.....	6,997	4,015	4,094	17,875	3,840	466	870
Loans:							
Unsecured.....	2,307	859	51	3,575	3,990	61	35
Auto.....	28,066	8,620	6,568	42,636	59,535	559	1,479
Real Estate.....	11,732	5,495	0	34,898	17,951	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	7,647	4,036	3,868	13,267	14,450	332	616
Total Loans.....	49,752	19,010	10,487	94,376	95,926	952	2,130
LESS: Allowance for Loan Losses.....	392	1,465	50	455	286	14	36
Loans Held for Sale.....	0	0	0	80	0	0	0
Total Investments.....	98	20,339	3,019	61,386	80,387	4	3,422
Land and Building (Net).....	3,032	80	153	2,076	5,836	0	0
Foreclosed and Repossessed Assets.....	51	0	0	0	0	0	0
Other Fixed Assets.....	287	256	32	927	468	0	0
Other Assets.....	781	501	162	2,087	3,315	13	59
TOTAL ASSETS.....	<u>60,606</u>	<u>42,736</u>	<u>17,897</u>	<u>178,352</u>	<u>189,486</u>	<u>1,421</u>	<u>6,445</u>
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	15,122	6,351	310	43,655	27,510	0	0
Regular Shares.....	21,311	10,302	9,013	62,763	79,398	70	4,937
Money Market Shares.....	9,017	16,532	0	19,895	4,712	0	0
Certificates of Deposits.....	9,357	2,893	6,402	27,206	35,302	0	0
IRA / KEOGH & Retirement Accounts.....	834	1,616	0	5,326	5,436	25	0
All Other.....	0	0	129	0	0	977	557
Total Shares and Deposits.....	55,641	37,694	15,854	158,845	152,358	1,072	5,494
Borrowings.....	700	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	60	11	0	0
Accounts Payable and Other Liabilities.....	115	28	212	387	553	0	9
Regular Reserve.....	1,118	549	117	2,602	1,201	52	275
Other Reserves.....	0	0	100	0	0	93	0
Undivided Earnings.....	3,032	4,465	1,614	16,458	35,363	204	667
TOTAL LIABILITIES & EQUITY.....	<u>60,606</u>	<u>42,736</u>	<u>17,897</u>	<u>178,352</u>	<u>189,486</u>	<u>1,421</u>	<u>6,445</u>

Federal Chartered Credit Unions
June 30, 2021

32 Reporting Figures in Thousands Dollars	Goldenwest	Granite	Hercules First	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical
ASSETS							
Cash & Cash Equivalents.....	419,005	17,628	4,442	14,178	70,603	791	377
Loans:							
Unsecured.....	105,761	12,101	2,351	5,945	12,486	266	360
Auto.....	690,571	90,619	18,645	38,085	65,651	7,354	8,785
Real Estate.....	791,639	308,532	48,309	41,497	95,050	4,236	7,297
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	75,895	4,814	7,186	5,734	13,662	1,377	2,215
Total Loans.....	1,663,866	416,066	76,491	91,261	186,849	13,233	18,657
LESS: Allowance for Loan Losses.....	27,539	2,512	215	2,039	480	55	74
Loans Held for Sale.....	12,875	0	0	0	0	0	0
Total Investments.....	175,991	221,365	37,038	58,659	92,599	16,264	10,647
Land and Building (Net).....	63,025	5,849	1,840	7,582	10,388	951	0
Foreclosed and Repossessed Assets.....	773	0	0	0	0	0	0
Other Fixed Assets.....	7,407	1,175	402	617	1,085	52	6
Other Assets.....	49,797	11,358	4,087	6,669	12,436	285	337
TOTAL ASSETS.....	2,365,200	670,929	124,085	176,927	373,480	31,521	29,950
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	462,559	98,480	15,593	31,659	81,553	1,945	1,712
Regular Shares.....	849,007	150,328	48,163	49,120	135,848	25,791	15,015
Money Market Shares.....	238,838	222,913	23,956	49,909	79,249	0	0
Certificates of Deposits.....	387,470	76,717	16,832	19,170	41,163	0	6,473
IRA / KEOGH & Retirement Accounts.....	69,004	15,006	8,626	3,637	4,617	0	2,225
All Other.....	0	478	0	6,459	0	0	0
Total Shares and Deposits.....	2,006,878	563,922	113,170	159,954	342,430	27,736	25,425
Borrowings.....	22,500	30,000	0	0	0	0	0
Dividends and Interest Payable.....	1,500	0	55	49	154	0	6
Accounts Payable and Other Liabilities.....	36,709	6,372	38	1,217	2,111	0	44
Regular Reserve.....	15,007	12,630	2,712	3,245	4,960	602	291
Other Reserves.....	281,603	2,829	2,894	9,600	(3,672)	80	0
Undivided Earnings.....	1,003	55,176	5,216	2,862	27,497	3,103	4,184
TOTAL LIABILITIES & EQUITY.....	2,365,200	670,929	124,085	176,927	373,480	31,521	29,950

Federal Chartered Credit Unions
June 30, 2021

32 Reporting Figures in Thousands Dollars	LU 354 I B E W	Mountain America	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah
ASSETS							
Cash & Cash Equivalents.....	1,385	2,744,659	2,656	243	1,097	89,856	4,047
Loans:							
Unsecured.....	590	994,785	19	13	129	67,544	1,113
Auto.....	15,385	4,255,916	10,354	713	1,089	588,508	4,912
Real Estate.....	3,098	4,023,811	15,623	0	0	487,596	5,127
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,546	219,767	4,773	152	202	104,941	1,137
Total Loans.....	24,619	9,494,279	30,769	878	1,420	1,248,589	12,289
LESS: Allowance for Loan Losses.....	103	97,960	259	13	17	8,787	32
Loans Held for Sale.....	0	56,822	0	0	0	3,957	0
Total Investments.....	6,115	255,576	6,821	6	1,001	239,871	9,510
Land and Building (Net).....	0	365,524	462	0	0	37,789	163
Foreclosed and Repossessed Assets.....	0	2,550	0	0	0	718	0
Other Fixed Assets.....	26	34,065	5	5	1	3,456	69
Other Assets.....	375	301,283	342	12	34	39,036	338
TOTAL ASSETS.....	32,417	13,156,798	40,796	1,131	3,536	1,654,485	26,384
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	3,603	762,078	511	0	0	355,973	5,186
Regular Shares.....	10,033	2,162,170	24,621	881	2,471	396,722	5,270
Money Market Shares.....	6,415	3,514,123	0	0	0	444,299	7,936
Certificates of Deposits.....	6,563	1,936,745	2,580	0	691	198,599	3,632
IRA / KEOGH & Retirement Accounts.....	1,548	338,898	0	0	0	33,933	1,474
All Other.....	0	2,891,091	0	0	0	0	267
Total Shares and Deposits.....	28,162	11,605,105	27,712	881	3,162	1,429,526	23,765
Borrowings.....	0	285,016	0	0	0	50,010	0
Dividends and Interest Payable.....	12	0	92	1	0	390	4
Accounts Payable and Other Liabilities.....	28	117,612	82	2	4	18,011	19
Regular Reserve.....	639	63,046	1,655	85	84	10,965	409
Other Reserves.....	120	1,664	0	0	0	8,216	0
Undivided Earnings.....	3,456	1,084,355	11,255	162	286	137,367	2,187
TOTAL LIABILITIES & EQUITY.....	32,417	13,156,798	40,796	1,131	3,536	1,654,485	26,384

Federal Chartered Credit Unions
June 30, 2021

32 Reporting Figures in Thousands Dollars	Utah Community	Utah First	Valley Wide	Varex	Wasatch Peaks
ASSETS					
Cash & Cash Equivalents.....	585,906	134,424	96	2,541	29,875
Loans:					
Unsecured.....	46,513	51,488	2	499	32,087
Auto.....	586,885	146,632	304	4,474	73,415
Real Estate.....	833,422	295,728	0	3,783	219,004
Leases Receivable.....	0	0	0	0	0
All Other Members.....	83,129	16,401	39	720	40,698
Total Loans.....	1,549,949	510,249	345	9,476	365,204
LESS: Allowance for Loan Losses.....	20,506	4,327	1	22	1,896
Loans Held for Sale.....	12,939	486	0	0	0
Total Investments.....	152,461	4,276	1	8,042	3,470
Land and Building (Net).....	64,369	27,909	0	0	16,705
Foreclosed and Repossessed Assets.....	197	0	0	0	31
Other Fixed Assets.....	4,005	2,182	0	44	1,316
Other Assets.....	73,491	20,347	4	250	36,725
TOTAL ASSETS.....	2,422,811	695,546	445	20,331	451,430
LIABILITIES AND EQUITY					
Shares & Deposits:					
Share Drafts.....	578,153	134,997	0	2,446	90,576
Regular Shares.....	518,432	150,349	329	6,953	153,328
Money Market Shares.....	646,001	101,690	0	4,256	72,471
Certificates of Deposits.....	229,504	124,049	0	1,233	71,551
IRA / KEOGH & Retirement Accounts.....	41,462	28,231	0	687	14,383
All Other.....	161,848	17,206	0	1,906	381
Total Shares and Deposits.....	2,175,400	556,522	329	17,481	402,690
Borrowings.....	0	65,000	0	0	0
Dividends and Interest Payable.....	0	0	0	1	0
Accounts Payable and Other Liabilities.....	31,632	8,529	3	49	2,671
Regular Reserve.....	8,027	15,000	18	559	2,863
Other Reserves.....	1,078	84	0	0	10,086
Undivided Earnings.....	206,674	50,411	95	2,241	33,120
TOTAL LIABILITIES & EQUITY.....	2,422,811	695,546	445	20,331	451,430

Out-of-State Credit Unions with Branches in Utah
June 30, 2021

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.....	2,997,966	367,297	1,000,909	137,123	964,036	528,602
Loans:						
Unsecured.....	1,534,018	120,596	377,370	61,140	709,127	265,784
Auto.....	7,637,129	1,050,443	1,902,864	250,919	3,830,065	602,839
Real Estate.....	8,710,417	315,235	2,595,198	418,457	3,861,873	1,519,654
Leases Receivable.....	57,632	0	0	0	0	57,632
All Other Members.....	386,784	151,975	54,377	48,942	118,413	13,077
Total Loans.....	18,325,980	1,638,249	4,929,809	779,458	8,519,478	2,458,986
LESS: Allowance for Loan Losses.....	254,752	21,161	40,049	10,870	153,002	29,670
Loans Held for Sale.....	173,142	2,189	59,149	0	111,805	0
Total Investments.....	3,662,772	250,214	2,330,010	450,475	181,292	450,780
Land and Building (Net).....	373,296	39,303	63,405	15,260	249,387	5,940
Foreclosed and Repossessed Assets.....	5,035	688	1,586	403	1,820	538
Other Fixed Assets.....	91,333	10,498	22,753	2,204	44,824	11,053
Other Assets.....	863,245	202,296	189,934	17,282	290,564	163,170
TOTAL ASSETS.....	26,238,017	2,489,573	8,557,506	1,391,335	10,210,204	3,589,399
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	5,367,718	595,699	1,570,199	164,989	2,385,049	651,783
Regular Shares.....	7,309,538	740,655	2,396,931	518,039	2,607,756	1,046,157
Money Market Shares.....	4,518,274	375,620	2,550,243	180,512	747,025	664,874
Certificates of Deposits.....	4,526,501	379,359	734,440	238,380	2,628,840	545,482
IRA / KEOGH & Retirement Accounts.....	1,041,418	89,682	326,001	59,425	441,585	124,725
All Other.....	122,694	64,971	27,667	0	30,056	0
Total Shares and Deposits.....	22,886,143	2,245,986	7,605,481	1,161,345	8,840,311	3,033,021
Borrowings.....	474,002	0	0	27,642	250,240	196,120
Dividends and Interest Payable.....	1,558	0	0	0	1,558	0
Accounts Payable and Other Liabilities.....	231,030	24,493	88,897	7,948	58,416	51,275
Regular Reserve.....	180,951	18,530	58,273	18,029	60,130	25,989
Other Reserves.....	43,618	23,986	(3,605)	4,390	566	18,281
Undivided Earnings.....	2,420,715	176,578	808,460	171,981	998,983	264,713
TOTAL LIABILITIES & EQUITY.....	26,238,017	2,489,573	8,557,506	1,391,335	10,210,204	3,589,399

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Six Month Period Ending June 30, 2021

28 State and 32 Federal Reporting

Figures in Thousands

	State	Federal
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INTEREST INCOME

Interest on Loans.....	\$ 26,223	\$ 629,087
LESS: Interest Refund.....	0	8
Income from Investments.....	5,571	22,365
TOTAL INTEREST INCOME.....	<u>31,794</u>	<u>651,444</u>

INTEREST EXPENSES

Dividends on Shares.....	2,856	81,560
Interest on Deposits.....	2,251	0
Interest on Borrowed Money.....	0	3,250
TOTAL INTEREST INCOME.....	<u>5,107</u>	<u>84,810</u>
Provision for Loan Loss.....	923	16,477
NET INTEREST INCOME.....	<u>25,764</u>	<u>550,157</u>

NON-INTEREST INCOME

Fee Income.....	4,732	165,729
Other Operating Income.....	4,148	230,381
Gain (Loss) on Equity & Trading Debt Securities.....	(12)	328
Gain (Loss) on Investments & Derivatives.....	191	(211)
Gain (Loss) on Disposition of Fixed Assets.....	126	2,051
Other Non-operating Income (Expense).....	20	4,085
TOTAL NON-INTEREST INCOME.....	<u>9,205</u>	<u>402,363</u>

NON-INTEREST EXPENSE

Employee Compensation and Benefit.....	12,391	338,451
Travel and Conference.....	68	2,411
Office Occupancy.....	1,513	38,986
Office Operations.....	5,110	95,032
Educational and Promotional.....	433	23,210
Loan Servicing.....	2,025	80,237
Professional and Outside Services.....	821	28,172
Member Insurance.....	49	138
Operating Fees.....	163	1,852
Miscellaneous Operating.....	<u>1,046</u>	<u>16,705</u>
TOTAL NON-INTEREST EXPENSE.....	<u>23,619</u>	<u>625,194</u>

NET INCOME.....	<u><u>\$ 11,350</u></u>	<u><u>\$ 327,326</u></u>
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RESERVE TRANSFERS

Required Transfer to Statutory Reserves.....	\$ 1,621	\$ 0
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State Chartered Credit Unions
December 31, 2020

28 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.....	189,951	16,517	368	5,310	251	8,178
Loans:						
Unsecured.....	55,674	6,446	0	2,249	55	1,638
Auto.....	528,046	90,266	0	9,878	231	13,975
Real Estate.....	492,526	70,344	0	15,272	0	17,021
Leases Receivable.....	0	0	0	0	0	0
All Other Members.....	111,318	4,930	0	1,525	84	4,851
Total Loans.....	1,187,564	171,986	0	28,924	370	37,485
LESS: Allowance for Loan Losses.....	5,155	972	0	167	6	111
Loans Held for Sale.....	2	0	0	0	0	0
Total Investments.....	678,461	57,422	0	2,050	1,162	3,442
Land and Building (Net).....	41,050	11,527	0	255	0	593
Other Real Estate Owned.....	300	91	0	0	0	0
Other Fixed Assets.....	5,187	844	0	186	0	376
Other Assets.....	41,480	3,381	850	1,909	17	734
TOTAL ASSETS.....	2,138,840	260,796	1,218	38,467	1,794	50,697
LIABILITIES AND EQUITY						
Shares & Deposits:						
Share Drafts.....	221,473	43,245	0	8,697	0	9,468
Regular Shares.....	1,028,279	87,857	0	15,273	1,137	18,179
Money Market Shares.....	178,448	55,181	0	1,792	0	3,158
Certificates of Deposits.....	323,801	46,235	0	6,427	34	9,694
IRA / KEOGH & Retirement Accounts.....	90,975	538	0	912	79	1,964
All Other.....	28,801	90	0	1,391	76	2,767
Total Shares and Deposits.....	1,871,777	233,146	0	34,492	1,326	45,230
Borrowings.....	0	0	0	0	0	0
Dividends and Interest Payable.....	1,428	234	0	0	0	34
Accounts Payable and Other Liabilities.....	7,589	2,128	1,063	89	2	87
Regular Reserve.....	72,425	7,929	6	1,168	104	2,401
Other Reserves.....	7,102	(1,607)	0	0	0	0
Undivided Earnings.....	178,519	18,966	149	2,718	362	2,979
TOTAL LIABILITIES & EQUITY.....	2,138,840	260,796	1,218	38,467	1,794	50,697

State Chartered Credit Unions
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28 Reporting Figures in Thousands of Dollars	Hi-Land	Holly Frontier Employees	Kings Peak	Meadow Gold Employees	Member's First	Millard County	National J.A.C.L.
ASSETS							
Cash.....	7,537	821	3,599	474	14,291	9,436	3,100
Loans:							
Unsecured.....	806	288	877	76	7,397	721	2,410
Auto.....	7,680	4,289	10,852	1,391	51,384	13,632	6,148
Real Estate.....	22,497	40	3,377	0	9,743	5,353	9,664
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,109	1,132	2,559	993	13,863	4,443	617
Total Loans.....	34,092	5,749	17,665	2,460	82,387	24,149	18,839
LESS: Allowance for Loan Losses.....	286	98	279	32	269	51	148
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	8,832	29	1,605	2,073	45,460	13,675	10,615
Land and Building (Net).....	3,533	0	703	0	4,201	752	1,054
Other Real Estate Owned.....	0	0	0	0	82	0	0
Other Fixed Assets.....	0	0	36	0	163	207	15
Other Assets.....	644	54	679	50	8,135	484	1,386
TOTAL ASSETS.....	54,352	6,555	24,008	5,025	154,450	48,652	34,861
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	2,638	0	2,476	513	19,324	12,044	3,559
Regular Shares.....	26,217	2,074	4,604	1,439	40,119	30,982	11,616
Money Market Shares.....	0	0	8,961	0	46,720	0	7,764
Certificates of Deposits.....	8,361	1,865	5,775	1,460	18,808	178	6,146
IRA / KEOGH & Retirement Accounts.....	3,299	249	0	526	4,433	754	1,927
All Other Shares and Deposits.....	2,569	846	496	0	8,200	0	0
Total Shares and Deposits.....	43,084	5,034	22,312	3,938	137,604	43,958	31,012
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	20	3	0	0	34	0	6
Accounts Payable and Other Liabilities.....	26	11	15	15	939	233	217
Regular Reserve.....	3,261	345	750	465	8,101	1,412	1,723
Other Reserves.....	0	0	0	0	0	(619)	0
Undivided Earnings.....	7,961	1,162	931	607	7,772	3,668	1,903
TOTAL LIABILITIES & EQUITY.....	54,352	6,555	24,008	5,025	154,450	48,652	34,861

State Chartered Credit Unions
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28 Reporting Figures in Thousands of Dollars	Nebo	P & S	Pacific Horizon	Presto Lewiston Employees	Provo Police & Fire Dept.	S E A	San Juan
ASSETS							
Cash.....	11,644	2,907	13,992	164	971	2,036	6,153
Loans:							
Unsecured.....	3,103	622	2,011	13	16	148	2,419
Auto.....	51,288	7,090	39,572	142	1,612	2,202	13,715
Real Estate.....	23,853	3,055	19,997	14	0	0	123
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	6,818	1,898	7,674	18	149	533	1,277
Total Loans.....	85,062	12,665	69,254	187	1,777	2,883	17,534
LESS: Allowance for Loan Losses.....	377	154	299	5	65	27	218
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	18,376	65	2,447	2	121	214	1,660
Land and Building (Net).....	2,985	0	2,279	0	0	0	231
Other Real Estate Owned.....	58	0	0	0	0	0	0
Other Fixed Assets.....	338	77	533	0	7	0	494
Other Assets.....	1,349	181	1,017	3	21	34	372
TOTAL ASSETS.....	119,435	15,741	89,223	351	2,832	5,140	26,226
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	16,253	2,475	11,093	0	0	0	4,219
Regular Shares.....	46,898	9,706	29,467	262	2,464	3,919	6,389
Money Market Shares.....	0	250	5,362	0	0	0	6,072
Certificates of Deposits.....	26,010	327	26,523	1	0	0	3,289
IRA / KEOGH & Retirement Accounts.....	3,217	1,373	9,078	0	0	0	2,009
All Other Shares and Deposits.....	8,511	276	0	0	0	0	1,253
Total Shares and Deposits.....	100,889	14,407	81,523	263	2,464	3,919	23,231
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	115	0	0	0	0
Accounts Payable and Other Liabilities.....	(1,322)	13	(748)	0	1	2	83
Regular Reserve.....	4,049	976	3,068	29	119	202	988
Other Reserves.....	282	131	(223)	0	7	0	0
Undivided Earnings.....	15,537	214	5,488	59	241	1,017	1,924
TOTAL LIABILITIES & EQUITY.....	119,435	15,741	89,223	351	2,832	5,140	26,226

State Chartered Credit Unions
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28 Reporting Figures in Thousands of Dollars	South Sanpete	Tanner Employees	Trans West	Tri County	Uintah	Utah Heritage	Utah Power
ASSETS							
Cash.....	497	2,825	27,368	159	2,072	17,189	26,366
Loans:							
Unsecured.....	13	204	7,357	3	124	2,398	12,838
Auto.....	645	3,079	43,379	13	899	18,192	117,678
Real Estate.....	0	0	65,116	0	0	33,506	179,059
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5	796	4,307	6	113	8,419	38,054
Total Loans.....	663	4,079	120,159	22	1,136	62,515	347,629
LESS: Allowance for Loan Losses.....	21	42	458	5	6	267	484
Loans Held for Sale.....	0	0	2	0	0	0	0
Total Investments.....	1	28	18,165	0	592	14,081	468,682
Land and Building (Net).....	0	0	3,174	0	0	2,302	6,221
Other Real Estate Owned.....	0	0	0	0	0	0	68
Other Fixed Assets.....	0	3	727	0	2	204	845
Other Assets.....	9	77	2,618	1	37	1,263	15,331
TOTAL ASSETS.....	<u>1,149</u>	<u>6,970</u>	<u>171,755</u>	<u>177</u>	<u>3,833</u>	<u>97,287</u>	<u>864,658</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	596	27,535	0	0	15,893	33,942
Regular Shares.....	1,047	3,335	50,674	130	3,346	30,211	579,161
Money Market Shares.....	0	1,297	35,815	0	0	3,264	0
Certificates of Deposits.....	0	67	32,445	0	0	32,463	86,553
IRA / KEOGH & Retirement Accounts.....	0	0	6,917	0	0	4,919	45,541
All Other Shares and Deposits.....	0	829	436	0	0	30	0
Total Shares and Deposits.....	1,047	6,124	153,822	130	3,346	86,780	745,197
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	32	949
Accounts Payable and Other Liabilities.....	2	1	1,087	5	1	1,121	2,258
Regular Reserve.....	40	339	6,652	23	145	3,640	22,745
Other Reserves.....	0	0	463	17	0	0	8,650
Undivided Earnings.....	60	506	9,731	2	341	5,714	84,859
TOTAL LIABILITIES & EQUITY.....	<u>1,149</u>	<u>6,970</u>	<u>171,755</u>	<u>177</u>	<u>3,833</u>	<u>97,287</u>	<u>864,658</u>

State Chartered Credit Unions
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28 Reporting
Figures in Thousands of Dollars

Utah
 Prison
Employees

ASSETS

Cash.....	134
Loans:	
Unsecured.....	244
Auto.....	1,847
Real Estate.....	0
Leases Receivable.....	0
All Other Members.....	655
Total Loans.....	2,746
LESS: Allowance for Loan Losses.....	61
Loans Held for Sale.....	0
Total Investments.....	218
Land and Building (Net).....	0
Other Real Estate Owned.....	0
Other Fixed Assets.....	5
Other Assets.....	<u>33</u>
TOTAL ASSETS.....	<u>3,075</u>

LIABILITIES AND EQUITY

Deposits:	
Share Drafts.....	0
Regular Shares.....	1,921
Money Market Shares.....	0
Certificates of Deposits.....	814
IRA / KEOGH & Retirement Accounts.....	35
All Other Shares and Deposits.....	0
Total Shares and Deposits.....	2,770
Borrowings.....	0
Dividends and Interest Payable.....	0
Accounts Payable and Other Liabilities.....	5
Regular Reserve.....	264
Other Reserves.....	0
Undivided Earnings.....	<u>36</u>
TOTAL LIABILITIES & EQUITY.....	<u>3,075</u>

Federal Chartered Credit Unions
December 31, 2020

32 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United	Ascent	C U P	Cyprus	Deseret First
ASSETS							
Cash.....	6,549,068	3,101,302	39,699	17,912	349	99,929	106,243
Loans:							
Unsecured.....	2,546,897	883,554	54,047	5,271	563	79,819	28,860
Auto.....	12,620,976	5,485,168	78,971	34,259	1,962	589,837	214,919
Real Estate.....	9,685,219	2,074,993	89,012	73,062	1,150	343,404	385,986
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,288,651	1,477,901	11,873	4,486	606	163,857	16,971
Total Loans.....	27,141,743	9,921,616	233,903	117,078	4,281	1,176,917	646,736
LESS: Allowance for Loan Losses.....	394,600	216,034	2,035	300	8	9,562	3,784
Loans Held for Sale.....	202,566	48,139	0	0	0	8,184	8,052
Total Investments.....	2,184,528	965,279	20,788	6,275	2,103	18,730	28,803
Land and Building (Net).....	890,640	214,099	10,590	3,808	0	35,540	29,028
Other Real Estate Owned.....	18,413	12,739	41	0	0	312	0
Other Fixed Assets.....	127,863	60,282	929	539	18	5,762	4,186
Other Assets.....	1,072,909	303,816	19,316	7,640	82	36,040	23,091
TOTAL ASSETS.....	37,793,130	14,411,238	323,231	152,952	6,825	1,371,852	842,355
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	6,139,333	2,918,756	54,073	26,343	291	284,757	231,189
Regular Shares.....	8,167,479	3,284,349	67,410	38,606	3,013	361,433	292,516
Money Market Shares.....	9,071,621	4,034,043	64,157	42,002	372	155,514	116,323
Certificates of Deposits.....	6,094,090	2,109,481	78,512	27,137	2,120	295,574	105,611
IRA / KEOGH & Retirement Accounts..	1,262,144	556,789	16,666	4,488	2	75,023	25,322
All Other Shares and Deposits.....	2,780,037	40,790	5,899	516	0	47,650	0
Total Shares and Deposits.....	33,514,704	12,944,208	286,717	139,092	5,798	1,219,951	770,961
Borrowings.....	362,216	0	0	0	0	0	0
Dividends and Interest Payable.....	4,709	3,420	0	0	14	0	289
Accounts Payable and Other Liabilities..	430,514	219,837	1,581	645	9	8,438	13,166
Regular Reserve.....	179,840	0	1,589	1,377	210	12,893	15,061
Other Reserves.....	1,538,944	1,243,526	3,165	300	0	(7,089)	599
Undivided Earnings.....	1,762,203	247	30,179	11,538	794	137,659	42,279
TOTAL LIABILITIES & EQUITY.....	37,793,130	14,411,238	323,231	152,952	6,825	1,371,852	842,355

Federal Chartered Credit Unions
December 31, 2020

32 Reporting Figures in Thousands Dollars	Desert Rivers	Desertview	Devils Slide	Eastern Utah Community	Elevate	Flexpak	Gibbons & Reed Employees
ASSETS							
Cash.....	3,740	4,356	4,232	27,483	7,936	654	616
Loans:							
Unsecured.....	2,742	970	47	2,259	4,390	71	51
Auto.....	24,424	8,959	5,834	40,370	57,125	656	1,468
Real Estate.....	10,213	5,635	0	33,256	11,684	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	6,275	4,401	3,600	13,962	12,636	229	647
Total Loans.....	43,654	19,965	9,481	89,847	85,835	956	2,166
LESS: Allowance for Loan Losses.....	414	1,419	47	426	312	14	35
Loans Held for Sale.....	124	0	0	320	0	0	0
Total Investments.....	98	16,996	3,020	37,572	69,952	4	3,674
Land and Building (Net).....	2,992	90	143	2,145	5,392	0	0
Other Real Estate Owned.....	12	0	0	44	0	0	0
Other Fixed Assets.....	313	299	32	324	319	0	3
Other Assets.....	694	468	127	2,579	3,226	8	50
TOTAL ASSETS.....	51,213	40,755	16,988	159,888	172,348	1,608	6,474
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	11,112	6,236	263	36,232	24,658	0	0
Regular Shares.....	17,324	9,227	7,750	54,423	64,970	216	5,037
Money Market Shares.....	7,061	15,402	0	18,277	4,341	0	0
Certificates of Deposits.....	9,303	3,182	6,794	27,376	37,203	0	0
IRA / KEOGH & Retirement Accounts.....	808	1,713	0	5,281	5,378	33	0
All Other Shares and Deposits.....	0	0	129	0	0	1,014	491
Total Shares and Deposits.....	45,608	35,760	14,936	141,589	136,550	1,263	5,528
Borrowings.....	1,700	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	69	17	0	0
Accounts Payable and Other Liabilities.....	177	30	259	378	392	0	7
Regular Reserve.....	1,118	551	118	2,601	1,200	52	275
Other Reserves.....	0	0	100	0	0	93	0
Undivided Earnings.....	2,610	4,414	1,575	15,251	34,189	200	664
TOTAL LIABILITIES & EQUITY.....	51,213	40,755	16,988	159,888	172,348	1,608	6,474

Federal Chartered Credit Unions
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32 Reporting Figures in Thousands Dollars	Goldenwest	Granite	Hercules First	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical
ASSETS							
Cash.....	343,674	29,113	6,260	26,615	52,930	2,166	367
Loans:							
Unsecured.....	149,714	11,686	2,776	6,930	14,302	313	437
Auto.....	661,739	85,547	21,375	41,310	65,196	7,777	8,697
Real Estate.....	668,593	296,368	37,851	22,414	101,357	2,963	7,053
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	67,030	4,531	8,257	6,082	14,511	1,375	2,177
Total Loans.....	1,547,076	398,132	70,259	76,736	195,366	12,428	18,364
LESS: Allowance for Loan Losses.....	26,055	2,482	204	2,530	575	52	108
Loans Held for Sale.....	23,535	0	0	0	0	0	0
Total Investments.....	180,665	163,686	30,765	53,529	75,740	14,025	9,649
Land and Building (Net).....	62,335	5,152	1,867	7,690	7,855	965	0
Other Real Estate Owned.....	1,045	0	0	0	27	0	0
Other Fixed Assets.....	6,405	1,110	447	712	971	60	9
Other Assets.....	46,612	10,237	4,211	6,262	11,770	250	281
TOTAL ASSETS.....	2,185,292	604,948	113,605	169,014	344,084	29,842	28,562
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	405,406	93,502	12,329	33,039	75,977	1,270	1,842
Regular Shares.....	739,894	132,368	40,753	44,000	116,371	24,279	13,562
Money Market Shares.....	216,263	205,041	23,644	46,197	72,658	0	0
Certificates of Deposits.....	418,579	81,154	17,032	19,785	44,608	0	6,487
IRA / KEOGH & Retirement Accounts.....	70,472	14,302	8,909	3,731	4,763	0	2,280
All Other Shares and Deposits.....	0	429	0	5,555	0	527	0
Total Shares and Deposits.....	1,850,614	526,796	102,667	152,307	314,377	26,076	24,171
Borrowings.....	25,500	5,000	0	0	0	0	0
Dividends and Interest Payable.....	0	0	67	56	222	0	7
Accounts Payable and Other Liabilities.....	33,554	5,240	81	1,646	2,001	0	47
Regular Reserve.....	15,007	12,631	2,713	3,245	4,960	601	293
Other Reserves.....	259,614	3,864	2,871	9,600	(3,432)	62	0
Undivided Earnings.....	1,003	51,417	5,206	2,160	25,956	3,103	4,044
TOTAL LIABILITIES & EQUITY.....	2,185,292	604,948	113,605	169,014	344,084	29,842	28,562

Federal Chartered Credit Unions
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32 Reporting Figures in Thousands Dollars	LU 354 IBEW	Mountain America	Nephi Western Employees	North Sanpete	Orem City Employees	University First	Utah
ASSETS							
Cash.....	2,564	1,943,901	2,754	142	812	61,815	4,262
Loans:							
Unsecured.....	623	1,085,407	21	21	173	67,767	985
Auto.....	13,811	3,904,762	10,238	746	1,380	488,857	4,448
Real Estate.....	2,806	3,877,765	14,928	0	0	448,886	4,959
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	4,725	203,986	4,782	103	21	100,837	1,198
Total Loans.....	21,965	9,071,920	29,969	870	1,574	1,106,347	11,590
LESS: Allowance for Loan Losses.....	128	91,579	285	13	17	9,432	42
Loans Held for Sale.....	0	89,476	0	0	0	6,038	0
Total Investments.....	6,543	134,790	6,327	7	991	192,672	8,607
Land and Building (Net).....	0	360,559	462	0	0	33,536	163
Other Real Estate Owned.....	8	2,819	0	0	0	1,004	0
Other Fixed Assets.....	14	34,878	0	5	1	3,710	55
Other Assets.....	364	439,432	301	11	31	34,299	307
TOTAL ASSETS.....	<u>31,330</u>	<u>11,986,196</u>	<u>39,528</u>	<u>1,022</u>	<u>3,392</u>	<u>1,429,989</u>	<u>24,942</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	3,907	799,221	469	0	0	302,833	4,479
Regular Shares.....	8,352	1,780,232	23,610	777	2,298	332,176	5,071
Money Market Shares.....	6,070	2,998,018	0	0	0	376,034	7,166
Certificates of Deposits.....	7,408	2,118,150	2,738	0	726	226,323	3,989
IRA / KEOGH & Retirement Accounts.....	1,493	346,070	0	0	0	33,618	1,490
All Other Shares and Deposits.....	0	2,525,496	0	0	0	0	284
Total Shares and Deposits.....	27,230	10,567,187	26,817	777	3,024	1,270,984	22,479
Borrowings.....	0	285,016	0	0	0	0	0
Dividends and Interest Payable.....	7	0	45	1	0	488	5
Accounts Payable and Other Liabilities.....	23	95,167	139	0	3	12,806	18
Regular Reserve.....	639	63,044	1,655	85	84	10,965	409
Other Reserves.....	171	2,664	0	0	0	10,893	0
Undivided Earnings.....	3,260	973,118	10,872	159	281	123,853	2,031
TOTAL LIABILITIES & EQUITY.....	<u>31,330</u>	<u>11,986,196</u>	<u>39,528</u>	<u>1,022</u>	<u>3,392</u>	<u>1,429,989</u>	<u>24,942</u>

Federal Chartered Credit Unions
December 31, 2020

32 Reporting Figures in Thousands Dollars	Utah Community	Utah First	Valley Wide	Varex	Wasatch Peaks
ASSETS					
Cash.....	566,424	76,847	133	2,399	11,439
Loans:					
Unsecured.....	51,741	61,239	3	521	29,594
Auto.....	531,658	152,721	296	4,386	72,080
Real Estate.....	691,232	265,808	0	3,113	210,728
Leases Receivable.....	0	0	0	0	0
All Other Members.....	93,203	14,700	16	1,049	42,626
Total Loans.....	1,367,834	494,468	315	9,069	355,028
LESS: Allowance for Loan Losses.....	20,646	4,306	2	26	1,729
Loans Held for Sale.....	18,209	490	0	0	0
Total Investments.....	118,836	3,345	(1)	7,540	3,520
Land and Building (Net).....	63,380	27,649	0	0	15,198
Other Real Estate Owned.....	317	0	0	0	46
Other Fixed Assets.....	3,651	1,919	0	0	908
Other Assets.....	64,325	19,657	5	209	37,207
TOTAL ASSETS.....	<u>2,182,330</u>	<u>620,069</u>	<u>450</u>	<u>19,191</u>	<u>421,617</u>
LIABILITIES AND EQUITY					
Deposits:					
Share Drafts.....	616,888	112,830	0	2,513	78,919
Regular Shares.....	437,346	118,518	336	6,595	134,666
Money Market Shares.....	492,174	96,244	0	5,154	69,464
Certificates of Deposits.....	237,718	127,346	0	1,216	78,538
IRA / KEOGH & Retirement Accounts.....	40,522	28,109	0	695	14,187
All Other Shares and Deposits.....	127,359	23,346	0	207	344
Total Shares and Deposits.....	1,952,007	506,393	336	16,380	376,118
Borrowings.....	0	45,000	0	0	0
Dividends and Interest Payable.....	0	0	0	2	0
Accounts Payable and Other Liabilities.....	25,797	7,077	3	46	1,946
Regular Reserve.....	8,026	15,001	18	560	2,862
Other Reserves.....	1,770	84	0	0	10,090
Undivided Earnings.....	194,730	46,514	93	2,203	30,601
TOTAL LIABILITIES & EQUITY.....	<u>2,182,330</u>	<u>620,069</u>	<u>450</u>	<u>19,191</u>	<u>421,617</u>

Out-of-State Credit Unions with Branches in Utah
December 31, 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.....	2,373,631	358,458	1,229,942	165,488	439,581	180,161
Loans:						
Unsecured.....	1,679,029	131,615	393,191	62,454	784,397	307,373
Auto.....	8,022,927	1,052,198	1,775,242	248,232	4,132,994	814,259
Real Estate.....	8,454,827	347,309	2,614,746	449,691	3,670,220	1,372,862
Leases Receivable.....	12,000	0	0	0	0	12,000
All Other Members.....	268,161	33,361	48,256	50,549	122,097	13,898
Total Loans.....	18,436,944	1,564,483	4,831,435	810,926	8,709,708	2,520,392
LESS: Allowance for Loan Losses.....	268,478	20,870	44,160	12,715	155,964	34,770
Loans Held for Sale.....	140,413	11,941	28,228	0	100,245	0
Total Investments.....	2,628,410	224,818	1,408,036	335,939	138,116	521,503
Land and Building (Net).....	373,465	39,215	64,210	15,522	247,495	7,023
Other Real Estate Owned.....	8,913	1,294	2,089	433	4,205	891
Other Fixed Assets.....	101,506	13,171	23,026	2,361	50,315	12,633
Other Assets.....	831,748	190,961	172,823	16,757	291,519	159,688
TOTAL ASSETS.....	24,626,552	2,383,471	7,715,629	1,334,711	9,825,220	3,367,521
LIABILITIES AND EQUITY						
Deposits:						
Share Drafts.....	4,911,932	561,624	1,427,523	159,038	2,138,634	625,111
Regular Shares.....	6,472,986	652,226	2,169,542	477,030	2,232,095	942,093
Money Market Shares.....	4,119,122	347,705	2,278,966	166,205	720,312	605,934
Certificates of Deposits.....	4,767,803	438,098	599,533	238,233	2,911,065	580,874
IRA / KEOGH & Retirement Accounts.....	1,038,481	89,562	306,897	57,112	456,698	128,213
All Other Shares and Deposits.....	121,439	56,197	15,071	0	50,171	0
Total Shares and Deposits.....	21,431,763	2,145,412	6,797,532	1,097,618	8,508,975	2,882,225
Borrowings.....	438,375	0	0	37,890	250,248	150,237
Dividends and Interest Payable.....	2,299	15	0	0	2,284	0
Accounts Payable and Other Liabilities.....	215,189	23,802	72,403	8,577	62,688	47,719
Regular Reserve.....	180,951	18,530	58,273	18,030	60,129	25,988
Other Reserves.....	66,228	25,675	9,433	7,263	900	22,957
Undivided Earnings.....	2,291,747	170,037	777,988	165,333	939,996	238,395
TOTAL LIABILITIES & EQUITY.....	24,626,552	2,383,471	7,715,629	1,334,711	9,825,220	3,367,521

Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Twelve Month Period Ending December 31, 2020

28 State and 32 Federal Reporting

Figures in Thousands

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 55,046	\$ 1,255,189
LESS: Interest Refund.....	11	22
Income from Investments.....	12,229	51,076
Income (Loss) from Trading Securities.....	(2)	257
TOTAL INTEREST INCOME.....	67,262	1,306,500
INTEREST EXPENSES		
Dividends on Shares.....	7,845	226,103
Interest on Deposits.....	7,213	0
Interest on Borrowed Money.....	9	6,515
TOTAL INTEREST INCOME.....	15,067	232,618
Provision for Loan Loss.....	3,037	231,877
NET INTEREST INCOME.....	49,158	842,005
NON-INTEREST INCOME		
Fee Income.....	8,345	298,979
Other Operating Income.....	7,582	458,618
Gain (Loss) on Investments.....	190	(2,988)
Gain (Loss) on Disposition of Fixed Assets.....	1	21,964
Other Non-operating Income (Expense).....	42	6,505
TOTAL NON-INTEREST INCOME.....	16,160	783,078
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	25,125	646,130
Travel and Conference.....	166	4,799
Office Occupancy.....	2,948	76,466
Office Operations.....	9,828	193,812
Educational and Promotional.....	868	48,372
Loan Servicing.....	4,011	134,280
Professional and Outside Services.....	1,610	58,236
Member Insurance.....	69	212
Operating Fees.....	295	4,169
Miscellaneous Operating.....	1,855	36,875
TOTAL NON-INTEREST EXPENSE.....	46,775	1,203,351
NET INCOME.....	\$ 18,543	\$ 421,732

RESERVE TRANSFERS

Required Transfer to Statutory Reserves.....	\$ 3,950	\$ 175
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Industrial Banks

State Chartered Industrial Banks
June 30, 2021

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	Todd Boren
Comenity Capital Bank 801-527-2272	12921 Vista Station Blvd Draper, UT 84020	2003	Ron Ostler
EnerBank USA 801-736-0320	1245 East Brickyard Rd, Suite 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	Derek Higginbotham
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 S Jordan Gateway, Suite 200 South Jordan, UT 84095	1997	Richard Lake
Nelnet Bank 800-511-6452	13907 S Minuteman Dr, Suite 250 Draper, UT 84020	2020	Andrea Moss
Optum Bank, Inc. 801-963-6040	12921 Vista Station Blvd, Suite 200 Draper, UT 84020	2003	Gavin Payne
Sallie Mae Bank 801-320-3700	175 South West Temple, Suite 600 Salt Lake City, UT 84101	2005	Dan Kennedy
Square Financial Services, Inc. 385-355-8898	3165 East Millrock Dr, Suite 160 Salt Lake City, UT 84121	2021	Lew Goodwin
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	Jason Lloyd
WEX Bank 801-568-4345	111 Sego Lily Dr, Suite 250 Sandy, UT 84070	1998	Tim Laukka

Changes in Industrial Banks

<u>Industrial Banks and Branches:</u>	<u>June 30, 2020</u>	<u>June 30, 2021</u>
Industrial Banks	14	16
Branches	0	0
Inactive Charters	1	1
 <u>Inactive Charters:</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>
Rakuten Bank America	07-26-19	Pending	Pending	SF
Great America Bank.....	03-04-20	Pending	Pending	KC
Edward Jones Bank	07-01-20	Pending	Pending	KC
TIAA Bank	10-27-20	Pending	Pending	SF
GM Financial Bank.....	12-11-20	Pending	Pending	CHI
Brex Bank	02-16-21*			
Thrivent Bank.....	02-19-21	Pending	Pending	CHI
Ameriprise Bank.....	06-02-21	Pending	Pending	KC

* Brex Bank application withdrawn 07-28-21

State Chartered Industrial Banks
June 30, 2021

16 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.....	25,106,294	505,720	48,201	1,383,627	134,221	39,819
Securities.....	23,728,307	2,318,651	156,538	113,356	32,124	31
Federal Funds Sold.....	102,896	100	82,149	0	0	0
Loan & Lease Financing Receivables..	128,132,029	8,688,809	3,546,491	7,799,520	2,940,790	31,218
LESS: Allowance for Losses.....	2,789,026	67,465	43,090	804,583	119,606	26
Trading Assets.....	35,908	0	0	0	0	0
Premises and Fixed Assets.....	163,482	379	23,871	238	3,641	122
Other Real Estate Owned.....	320	0	320	0	0	0
Investments in Unconsolidated Subs...	9,000	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	368,646	0	29,325	32,268	4,389	0
Other Assets.....	3,783,725	63,062	61,249	395,432	79,265	3,069
TOTAL ASSETS.....	178,641,581	11,509,256	3,905,054	8,919,858	3,074,824	74,233
LIABILITIES						
Deposits (Noninterest-Bearing).....	4,122,526	0	74,217	23,642	0	24,684
Deposits (Interest-Bearing).....	141,187,636	7,486,417	802,259	6,393,806	2,668,849	25,664
Federal Funds Purchased.....	398,000	398,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	12,717,127	1,743,236	2,671,580	1,023,354	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	2,524,348	241,063	37,749	270,874	64,938	2,799
TOTAL LIABILITIES.....	160,949,637	9,868,716	3,585,805	7,711,676	2,733,787	53,147
EQUITY CAPITAL						
Perpetual Preferred Stock.....	70,615	0	0	0	0	0
Common Stock.....	9,183	1	100	1	1	1,705
Surplus.....	5,553,666	498,954	6,841	366,669	29,409	13,493
Undivided Profits.....	12,058,480	1,141,585	312,308	841,512	311,627	5,888
TOTAL EQUITY CAPITAL.....	17,691,944	1,640,540	319,249	1,208,182	341,037	21,086
TOTAL LIABILITIES & EQUITY.....	178,641,581	11,509,256	3,905,054	8,919,858	3,074,824	74,233

State Chartered Industrial Banks
June 30, 2021

16 Reporting Figures In Thousands of Dollars	LCA Bank Corporation	Medallion Bank	Merrick Bank	Nelnet Bank	Optum Bank, Inc.	Sallie Mae Bank
ASSETS						
Cash and Due.....	23,478	44,647	788,756	16,818	487,307	4,653,458
Securities.....	926	50,276	94,222	196,078	10,927,725	2,072,308
Federal Funds Sold.....	110	16,915	594	0	0	0
Loan & Lease Financing Receivables..	189,450	1,274,846	3,573,031	191,974	2,631,451	21,298,961
LESS: Allowance for Losses.....	4,918	52,798	398,130	809	23,963	1,160,244
Trading Assets.....	0	0	0	0	0	35,908
Premises and Fixed Assets.....	116	3,259	2,116	1,113	0	117,195
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	289,949	0
Other Assets.....	2,136	76,759	288,924	2,437	133,500	1,818,181
TOTAL ASSETS.....	211,298	1,413,904	4,349,513	407,611	14,445,969	28,835,767
LIABILITIES						
Deposits (Noninterest-Bearing).....	449	0	290,471	0	2,214,052	231,955
Deposits (Interest-Bearing).....	124,127	1,154,964	2,803,280	299,371	9,373,883	21,458,826
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	54,138	0	0	0	0	4,494,805
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	4,530	16,776	48,559	5,175	818,466	314,657
TOTAL LIABILITIES.....	183,244	1,171,740	3,142,310	304,546	12,406,401	26,500,243
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	61,303	100,316	419,310	1,912,300
Undivided Profits.....	21,227	94,876	1,145,890	2,748	1,620,257	423,223
TOTAL EQUITY CAPITAL.....	28,054	242,164	1,207,203	103,065	2,039,568	2,335,524
TOTAL LIABILITIES & EQUITY.....	211,298	1,413,904	4,349,513	407,611	14,445,969	28,835,767

State Chartered Industrial Banks
June 30, 2021

16 Reporting Figures In Thousands of Dollars	Square Financial Services	The Pitney Bowes Bank, Inc.	UBS Bank USA	WebBank	WEX Bank
ASSETS					
Cash and Due.....	75,341	169,469	16,253,402	188,129	293,901
Securities.....	0	356,747	7,358,460	22,935	27,930
Federal Funds Sold.....	0	0	0	1,913	1,115
Loan & Lease Financing Receivables..	38,612	214,982	70,832,391	2,373,059	2,506,444
LESS: Allowance for Losses.....	601	5,755	63,831	15,380	27,827
Trading Assets.....	0	0	0	0	0
Premises and Fixed Assets.....	0	672	6,238	4,484	38
Other Real Estate Owned.....	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	9,000
Investments in RE Ventures.....	0	0	0	0	0
Intangible Assets.....	0	0	4,376	8,339	0
Other Assets.....	12,078	43,048	566,024	67,127	171,434
TOTAL ASSETS.....	125,430	779,163	94,957,060	2,650,606	2,982,035
LIABILITIES					
Deposits (Noninterest-Bearing).....	4,989	50,194	9,821	31,899	1,166,153
Deposits (Interest-Bearing).....	48,069	607,484	86,182,200	379,086	1,379,351
Federal Funds Purchased.....	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0
Other Borrowed Money.....	0	10,082	751,035	1,968,897	0
Notes and Subordinated Debentures...	0	0	0	0	0
Other Liabilities.....	10,970	41,892	466,554	34,784	144,562
TOTAL LIABILITIES.....	64,028	709,652	87,409,610	2,414,666	2,690,066
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	0	1	1	1,109	5,250
Surplus.....	57,047	63,603	1,909,965	25,366	6,591
Undivided Profits.....	4,355	5,907	5,637,484	209,465	280,128
TOTAL EQUITY CAPITAL.....	61,402	69,511	7,547,450	235,940	291,969
TOTAL LIABILITIES & EQUITY.....	125,430	779,163	94,957,060	2,650,606	2,982,035

**Consolidated Income Statement
State Chartered Industrial Banks
For The Six Month Period Ending June 30, 2021**

16 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 356,217
Commercial & Industrial Loans.....	446,271
Credit Cards.....	1,135,605
Installment Loans.....	1,671,925
All Other Loans.....	54,123
Income from Financing Receivables.....	10,242
Interest on Balances Due.....	15,600
Securities.....	201,348
Trading Assets.....	0
Interest on Federal Funds.....	221
Other Interest Income.....	<u>1,319</u>
TOTAL INTEREST INCOME.....	<u>3,892,871</u>
INTEREST EXPENSE	
Transaction Accounts.....	1,634
Savings Deposits (Includes MMDAs).....	85,911
Time Deposits of \$100,000 or More.....	7,469
Time Deposits of Less Than \$100,000.....	264,355
Foreign Offices.....	0
Federal Funds Purchased.....	229
Trading Liabilities & Other Borrowed Money.....	93,703
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>453,301</u>
NET INTEREST INCOME.....	<u>3,439,570</u>
Provision for Loan Loss.....	(51,174)
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	45,767
Trading Revenue.....	2,487
Net Servicing Fees.....	92,710
Net Gains (Losses) on Sales of Other Assets.....	460,822
Other.....	<u>530,423</u>
TOTAL NONINTEREST INCOME.....	<u>1,132,209</u>
Gains (Losses) on Securities.....	9,705
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	324,995
Premises & Fixed Assets.....	27,954
Other.....	<u>1,288,170</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,641,119</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>2,991,539</u>
Applicable Income Taxes.....	756,668
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 2,234,871</u>

State Chartered Industrial Banks
December 31, 2020

15 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.....	27,689,153	544,640	161,044	1,302,190	140,378	24,572
Securities.....	22,904,378	2,272,641	110,271	100,193	28,364	39
Federal Funds Sold.....	1,285,622	100	109,093	0	0	0
Loan & Lease Financing Receivables..	117,628,876	8,705,163	3,777,889	7,615,512	3,009,829	16,447
LESS: Allowance for Losses.....	3,206,453	88,470	42,667	897,417	123,018	0
Trading Assets.....	16,923	0	0	0	0	0
Premises and Fixed Assets.....	170,836	619	24,218	257	4,190	136
Other Real Estate Owned.....	320	0	320	0	0	0
Investments in Unconsolidated Subs...	9,000	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	377,259	0	28,417	35,703	1,783	12
Other Assets.....	3,841,118	71,018	49,844	419,167	81,613	2,486
TOTAL ASSETS.....	170,717,032	11,505,711	4,218,429	8,575,605	3,143,139	43,692
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,348,166	0	73,520	20,586	0	2,085
Deposits (Interest-Bearing).....	134,917,453	7,751,535	885,547	6,192,563	2,806,471	19,563
Federal Funds Purchased.....	70,000	50,000	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	13,119,769	1,858,033	2,946,774	1,152,670	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	2,167,929	207,654	41,348	218,772	51,048	4,547
TOTAL LIABILITIES.....	153,623,317	9,867,222	3,947,189	7,584,591	2,857,519	26,195
EQUITY CAPITAL						
Perpetual Preferred Stock.....	70,615	0	0	0	0	0
Common Stock.....	9,183	1	100	1	1	1,705
Surplus.....	5,480,399	496,833	6,841	366,270	29,409	13,493
Undivided Profits.....	11,533,518	1,141,655	264,299	624,743	256,210	2,299
TOTAL EQUITY CAPITAL.....	17,093,715	1,638,489	271,240	991,014	285,620	17,497
TOTAL LIABILITIES & EQUITY.....	170,717,032	11,505,711	4,218,429	8,575,605	3,143,139	43,692

State Chartered Industrial Banks
December 31, 2020

15 Reporting Figures In Thousands of Dollars	LCA Bank Corporation	Medallion Bank	Merrick Bank	Nelnet Bank	Optum Bank, Inc.	Sallie Mae Bank
ASSETS						
Cash and Due.....	19,616	38,875	848,921	22,957	1,056,981	4,608,592
Securities.....	1,116	46,792	113,958	174,693	9,920,840	1,996,634
Federal Funds Sold.....	46	20,101	779	0	0	0
Loan & Lease Financing Receivables..	188,673	1,167,748	3,708,925	17,810	2,045,415	23,452,284
LESS: Allowance for Losses.....	5,142	65,557	502,950	323	20,811	1,361,723
Trading Assets.....	0	0	0	0	0	16,923
Premises and Fixed Assets.....	98	3,356	2,782	1,215	0	121,498
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Investments in RE Ventures.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	297,592	370
Other Assets.....	2,120	83,483	267,199	587	140,853	1,970,943
TOTAL ASSETS.....	206,527	1,294,798	4,439,614	216,939	13,440,870	30,805,521
LIABILITIES						
Deposits (Noninterest-Bearing).....	457	0	241,716	0	2,174,695	6,850
Deposits (Interest-Bearing).....	118,017	1,068,172	3,068,711	113,046	8,542,846	23,197,166
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	56,637	0	0	0	0	4,496,339
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	5,457	8,152	52,470	2,097	712,815	454,771
TOTAL LIABILITIES.....	180,568	1,076,324	3,362,897	115,143	11,430,356	28,155,126
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	60,511	100,316	419,199	1,900,677
Undivided Profits.....	19,132	71,186	1,016,196	1,479	1,591,314	749,717
TOTAL EQUITY CAPITAL.....	25,959	218,474	1,076,717	101,796	2,010,514	2,650,395
TOTAL LIABILITIES & EQUITY.....	206,527	1,294,798	4,439,614	216,939	13,440,870	30,805,521

State Chartered Industrial Banks
December 31, 2020

15 Reporting Figures In Thousands of Dollars	The Pitney Bowes Bank, Inc.	UBS Bank USA	WebBank	WEX Bank
ASSETS				
Cash and Due.....	133,093	18,523,480	94,219	169,595
Securities.....	377,553	7,714,808	18,204	28,272
Federal Funds Sold.....	0	1,154,156	1,132	215
Loan & Lease Financing Receivables..	219,631	59,480,146	2,516,167	1,707,237
LESS: Allowance for Losses.....	5,963	53,787	27,059	11,566
Trading Assets.....	0	0	0	0
Premises and Fixed Assets.....	690	6,739	5,016	22
Other Real Estate Owned.....	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	9,000
Investments in RE Ventures.....	0	0	0	0
Intangible Assets.....	0	4,935	8,447	0
Other Assets.....	44,470	430,013	70,688	206,634
TOTAL ASSETS.....	769,474	87,260,490	2,686,814	2,109,409
LIABILITIES				
Deposits (Noninterest-Bearing).....	53,772	7,417	24,233	742,835
Deposits (Interest-Bearing).....	596,955	79,282,067	331,502	943,292
Federal Funds Purchased.....	0	0	0	20,000
Trading Liabilities.....	0	0	0	0
Other Borrowed Money.....	19,273	500,042	2,090,001	0
Notes and Subordinated Debentures...	0	0	0	0
Other Liabilities.....	26,028	238,614	28,450	115,706
TOTAL LIABILITIES.....	696,028	80,028,140	2,474,186	1,821,833
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	1	1	1,109	5,250
Surplus.....	62,429	1,909,965	25,366	6,591
Undivided Profits.....	11,016	5,322,384	186,153	275,735
TOTAL EQUITY CAPITAL.....	73,446	7,232,350	212,628	287,576
TOTAL LIABILITIES & EQUITY.....	769,474	87,260,490	2,686,814	2,109,409

**Consolidated Income Statement
State Chartered Industrial Banks
For The Twelve Month Period Ending December 31, 2020**

**15 Reporting
Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 688,306
Commercial & Industrial Loans.....	767,779
Credit Cards.....	2,199,686
Installment Loans.....	3,561,023
All Other Loans.....	116,225
Income from Financing Receivables.....	20,121
Interest on Balances Due.....	50,829
Securities.....	459,844
Trading Assets.....	0
Federal Funds Sold.....	33,859
Other Interest Income.....	<u>2,382</u>
TOTAL INTEREST INCOME.....	<u>7,900,054</u>
INTEREST EXPENSE	
Transaction Accounts.....	16,037
Savings Deposits (Includes MMDAs).....	237,553
Time Deposits of \$100,000 or More.....	28,660
Time Deposits of Less Than \$100,000.....	796,676
Foreign Offices.....	0
Federal Funds Purchased.....	2,259
Trading Liabilities & Other Borrowed Money.....	215,986
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>1,297,171</u>
NET INTEREST INCOME.....	<u>6,602,883</u>
Provision for Loan Loss.....	1,364,866
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	86,863
Trading Revenue.....	4,372
Net Servicing Fees.....	131,565
Net Gains (Losses) on Sale of Other Assets.....	294,820
Other.....	<u>976,201</u>
TOTAL NONINTEREST INCOME.....	<u>1,493,821</u>
Gains (Losses) on Securities.....	89,634
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	617,698
Premises & Fixed Assets.....	55,785
Other.....	<u>2,327,051</u>
TOTAL NONINTEREST EXPENSE.....	<u>3,000,534</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	3,820,938
Applicable Income Taxes.....	961,455
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>(2,076)</u>
NET INCOME.....	<u>\$ 2,857,407</u>

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Savings and Loan Associations

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2021**

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

**Out of State Savings and Loan Associations with Branches in Utah
June 30, 2021**

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, 2021**

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due.....	9,917,000
Securities.....	5,975,000
Federal Funds Sold.....	0
Loan & Lease Financing Receivables.....	71,203,000
LESS: Allowance for Losses.....	8,473,000
Trading Assets.....	0
Premises and Fixed Assets.....	4,000
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs.....	97,000
Investments in RE Ventures.....	311,000
Intangible Assets.....	935,000
Other Assets.....	<u>1,958,000</u>
TOTAL ASSETS.....	<u>81,927,000</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	343,000
Deposits (Interest-Bearing).....	61,204,000
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	4,147,000
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>4,154,000</u>
TOTAL LIABILITIES.....	<u>69,848,000</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	6,153,000
Undivided Profits.....	<u>5,925,000</u>
TOTAL EQUITY CAPITAL.....	<u>12,079,000</u>
TOTAL LIABILITIES & EQUITY.....	<u>81,927,000</u>

**Out-of-State Savings and Loan Associations
With Branches in Utah**
June 30, 2021

1 Reporting Figures in Thousands of Dollars	First American Trust, FSB
ASSETS	
Cash and Due.....	1,570,073
Securities.....	5,172,877
Federal Funds Sold.....	0
Loan & Lease Financing Receivables.....	0
LESS: Allowance for Losses.....	0
Trading Assets.....	0
Premises and Fixed Assets.....	155
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs.....	0
Investments in RE Ventures.....	0
Intangible Assets.....	123
Other Assets.....	<u>49,651</u>
TOTAL ASSETS.....	<u>6,792,879</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	2,608,367
Deposits (Interest-Bearing).....	3,651,109
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	0
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>144,676</u>
TOTAL LIABILITIES.....	<u>6,404,152</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	280
Surplus.....	106,577
Undivided Profits.....	<u>281,870</u>
TOTAL EQUITY CAPITAL.....	<u>388,727</u>
TOTAL LIABILITIES & EQUITY.....	<u>6,792,879</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Six Month Period Ending June 30, 2021

1 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	74,000
Credit Cards.....	4,593,000
Installment Loans.....	112,000
All Other Loans.....	5,000
Income from Financing Receivables.....	1,000
Interest on Balances Due.....	7,000
Securities.....	13,000
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	<u>1,000</u>
TOTAL INTEREST INCOME.....	<u>4,806,000</u>
INTEREST EXPENSE	
Transaction Accounts.....	3,000
Savings Deposits (Includes MMDAs).....	73,000
Time Deposits of \$100,000 or More.....	29,000
Time Deposits of Less Than \$100,000.....	216,000
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	73,000
Subordinated Notes & Debentures.....	<u>0</u>
TOTAL INTEREST EXPENSE.....	<u>394,000</u>
NET INTEREST INCOME.....	<u>4,412,000</u>
Provision for Loan Loss.....	175,000
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	0
Trading Revenue.....	0
Net Servicing Fees.....	57,000
Net Gains (Losses) on Sales of Other Assets.....	141,000
Other.....	<u>120,000</u>
TOTAL NONINTEREST INCOME.....	<u>318,000</u>
Gains (Losses) on Securities.....	22,000
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	553,000
Premises & Fixed Assets.....	3,000
Other.....	<u>1,282,000</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,838,000</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,739,000
Applicable Income Taxes.....	636,000
Extraordinary Items & Other Adjustments (Net of Taxes).....	<u>0</u>
NET INCOME.....	<u>\$ 2,103,000</u>

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2020**

1 In-State Reporting Figures in Thousands of Dollars	Synchrony Bank
ASSETS	
Cash and Due.....	10,334,000
Securities.....	7,356,000
Federal Funds Sold.....	0
Loan & Lease Financing Receivables..	73,723,000
LESS: Allowance for Losses.....	9,571,000
Trading Assets.....	0
Premises and Fixed Assets.....	7,000
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	73,000
Investments in RE Ventures.....	297,000
Intangible Assets.....	937,000
Other Assets.....	<u>2,147,000</u>
TOTAL ASSETS.....	<u><u>85,303,000</u></u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	317,000
Deposits (Interest-Bearing).....	65,532,000
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	4,894,000
Notes and Subordinated Debentures...	0
Other Liabilities.....	<u>4,460,000</u>
TOTAL LIABILITIES.....	<u><u>75,203,000</u></u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	1,000
Surplus.....	5,968,000
Undivided Profits.....	<u>4,131,000</u>
TOTAL EQUITY CAPITAL.....	<u>10,100,000</u>
TOTAL LIABILITIES & EQUITY.....	<u><u>85,303,000</u></u>

**Out-of-State Savings and Loan Associations
With Branches in Utah
December 31, 2020**

1 Reporting Figures in Thousands of Dollars	First American Trust, FSB
ASSETS	
Cash and Due.....	652,733
Securities.....	3,688,529
Federal Funds Sold.....	0
Loan & Lease Financing Receivables..	0
LESS: Allowance for Losses.....	0
Trading Assets.....	0
Premises and Fixed Assets.....	47
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	0
Investments in RE Ventures.....	0
Intangible Assets.....	72
Other Assets.....	<u>41,306</u>
TOTAL ASSETS.....	<u>4,382,687</u>
LIABILITIES	
Deposits (Noninterest-Bearing).....	1,838,744
Deposits (Interest-Bearing).....	2,098,407
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	0
Notes and Subordinated Debentures...	0
Other Liabilities.....	<u>39,799</u>
TOTAL LIABILITIES.....	<u>3,976,950</u>
EQUITY CAPITAL	
Perpetual Preferred Stock.....	0
Common Stock.....	280
Surplus.....	106,577
Undivided Profits.....	<u>298,880</u>
TOTAL EQUITY CAPITAL.....	<u>405,737</u>
TOTAL LIABILITIES & EQUITY.....	<u>4,382,687</u>

Consolidated Income Statement
Federal Savings and Loan Associations - Headquartered in Utah
For The Twelve Month Period Ending December 31, 2020

1 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 0
Commercial & Industrial Loans.....	179,000
Credit Cards.....	10,543,000
Installment Loans.....	169,000
All Other Loans.....	13,000
Income from Financing Receivables.....	0
Interest on Balances Due.....	45,000
Securities.....	65,000
Trading Assets.....	0
Interest on Federal Funds.....	0
Other Interest Income.....	0
TOTAL INTEREST INCOME.....	<u>11,014,000</u>
INTEREST EXPENSE	
Transaction Accounts.....	16,000
Savings Deposits (Includes MMDAs).....	253,000
Time Deposits of \$100,000 or More.....	111,000
Time Deposits of Less Than \$100,000.....	726,000
Foreign Offices.....	0
Federal Funds Purchased.....	0
Trading Liabilities & Other Borrowed Money.....	188,000
Subordinated Notes & Debentures.....	0
TOTAL INTEREST EXPENSE.....	<u>1,294,000</u>
NET INTEREST INCOME.....	<u>9,720,000</u>
Provision for Loan Loss.....	4,766,000
NONINTEREST INCOME	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	0
Trading Revenue.....	0
Net Servicing Fees.....	104,000
Net Gains (Losses) on Sales of Other Assets.....	444,000
Other.....	311,000
TOTAL NONINTEREST INCOME.....	<u>859,000</u>
Gains (Losses) on Securities.....	18,000
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	1,146,000
Premises & Fixed Assets.....	3,000
Other.....	2,814,000
TOTAL NONINTEREST EXPENSE.....	<u>3,963,000</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	<u>1,868,000</u>
Applicable Income Taxes.....	439,000
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	<u>\$ 1,429,000</u>

Trust Companies

Trust Companies
June 30, 2021

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 200 South Salt Lake City, UT 84102	Lisa Lindberg

State Chartered Depository Institutions with Trust Powers
June 30, 2021

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

Changes in Trust Companies and Depository Institutions with Trust Powers

<u>Trust Companies and Depository Institutions with Trust Powers:</u>	<u>June 30, 2020</u>	<u>June 30, 2021</u>
Number of Companies with Trust Powers	6	5
<u>Trust Powers Expired:</u>		<u>Date</u>
Optum Bank, Inc.		03-27-21

**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 Bancorporation, N.A.
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, 2021

2 Reporting Figures in Dollars	Deseret Trust Company	Steiner Trust Company
ASSETS		
Cash and equivalents.....	\$ 12,423,555	\$ 54,743
Investments.....	6,815,870	0
Trust fees receivable.....	0	0
Due from affiliates.....	93,115	0
Due from trust accounts.....	275,000	0
Asset accruals.....	18,567	0
Prepaid expenses.....	0	0
Net premises and equipment.....	156,758	0
Intangible assets.....	0	0
Other assets.....	1,116,441,072	0
Total Assets.....	\$ 1,136,223,937	\$ 54,743
LIABILITIES		
Accounts payable.....	\$ 2,476,632	\$ 500
Due to affiliates.....	0	0
Due to trust accounts.....	0	0
Liability accruals.....	0	100
Borrowings.....	0	0
Other liabilities.....	179,673,976	0
Deferred income taxes.....	0	0
Total Liabilities.....	182,150,608	600
EQUITY CAPITAL		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	954,073,329	14,143
Total Capital.....	954,073,329	54,143
Total Liabilities and Capital.....	\$ 1,136,223,937	\$ 54,743

Financial Institution Holding Companies

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

June 30, 2021

Registered Holding Company	Location
↳ Parents of Each Preceding Subsidiary	
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	Woodcliff Lake, NJ
↳ 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	Provo, 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
FinWise Bancorp	Murray, UT
↳ FinWise Bank	Murray, UT

* Financial holding company per Gramm Leach Bliley Act.

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

June 30, 2021

↗Parents of Each Preceding Subsidiary Registered Holding Company ↳Utah Affiliate Owned by the Registered Holding Company	Location
↳Porter Mountain III LLP (~30%) / Sage Brush Partners LLP (~51%).....	Grand Junction, CO
Grand Valley Corporation	Grand Junction, CO
↳Grand Valley Bank	Heber City, UT
Green Dot Corporation*	Pasadena, CA
↳Green Dot Bank	Provo, UT
Home Credit Corporation	Salt Lake City, UT
↳Home Savings Bank	Salt Lake City, UT
↳Ally Financial, Inc.*	Detroit, MI
IB Finance Holding Company LLC	Detroit, MI
↳Ally Bank	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
Nelnet, Inc	Lincoln, NE
↳Nelnet Bank	Draper, UT
↳UnitedHealth Group Inc.....	Minnetonka, MN
↳United HealthCare Services, Inc.....	Minnetonka, MN
↳Optum, Inc.....	Eden Prairie, MN
↳OptumHealth Holdings LLC	Eden Prairie, MN
Optum Financial, Inc.	Eden Prairie, MN
↳Optum Bank, Inc.....	Draper, UT
↳Pitney Bowes, Inc.	Stamford, CT
Pitney Bowes Global Financial Services, LLC	Shelton, CT
↳The Pitney Bowes Bank, Inc.....	Salt Lake City, UT
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
Square, Inc	San Francisco, CA
↳Square Financial Services, Inc.	Salt Lake 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

* Financial holding company per Gramm Leach Bliley Act.

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

June 30, 2021

		Location
	→Parents of Each Preceding Subsidiary	
Registered Holding Company		
	↳Utah Affiliate Owned by the Registered Holding Company	
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
	→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 - 33

* 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, 2021

<u>Name</u>	<u>Address</u>	<u>City, State</u>
FinWise Bank.....	43 N Village Ave, 2 nd Floor	Rockville Center, NY

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

June 30, 2021

<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, 2021

<u>Name</u>	<u>Out of State Depository Location</u>
Bank of England, DBA ENG Lending.....	Little Rock, Arkansas
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
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, 2021

<u>Name</u>	<u>Location</u>
ACI Payments, Inc.	Elkhorn, NE
Airbnb Payments, Inc.	San Francisco, CA
Airwallex US, LLC	San Francisco, CA
Alipay US, Inc.	Sunnyvale, 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
Banana Pay, LLC	Minneapolis, MN
Barri Money Services, LLC	Houston, TX
Bill.com, Inc.	San Jose, 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
CSG Forte Payments, Inc.	Allen, TX
Currency Exchange International Corp	Orlando, FL
Dahabshil Inc	Dublin, OH
DFS GSD Corp.	Phoenix, AZ
Dolex Dollar Express, Inc.	Arlington, TX
E*TRADE Financial Corporate Services, Inc.	Alpharetta, GA
eBay Commerce Inc.	San Jose, CA
eMoola, Inc.	City of Industry, CA

Money Transmitters Licensed in Utah

June 30, 2021

<u>Name</u>	<u>Location</u>
Enramex Inc.....	Wheat Ridge, CO
Envios de Valores La Nacional Corp.....	Littleton, CO
Expensify Payments LLC.....	Portland, OR
Facebook Payments Inc.....	Menlo Park, CA
Finxera, Inc.	San Jose, CA
Flywire Global Corp.....	Boston, MA
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
Gusto, Inc.....	San Francisco, CA
Hong Lan Services Inc.....	Westminster, CA
IDT Payment Services, Inc.	Newark, NJ
Incomm Financial Services, Inc.	Columbus, GA
Integrated Payment Systems Inc.	Alpharetta, 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
Kronos SaaShr, Inc.	Branchburg, NJ
Kwik Dollar LLC.....	Houston, TX
LL Pay U.S., LLC	New York, NY
Lucky Money, Inc.	San Francisco, CA
Mastercard Transaction Services (US) LLC	New York, NY
Maxitransfers LLC.....	Irving, TX
Mazooma, Inc.....	Atlanta, GA
Mercari, Inc.	Palo Alto, CA
Moneycorp US Inc.....	Providence, RI
MoneyGram Payment Systems, Inc.....	Minneapolis, MN
MSB USA Inc	Atlanta, GA

Money Transmitters Licensed in Utah

June 30, 2021

<u>Name</u>	<u>Location</u>
NetSpend Corporation	Austin, TX
NIC Services, LLC.....	Olathe, KS
NYDIG Execution LLC	New York, NY
NYDIG Trust Company LLC	New York, NY
Omnex Group, Inc.....	Englewood Cliffs, NJ
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.....	Jackson Heights, NY
PNC Global Transfers, Inc.	Houston, TX
Pronto Money Transfer Inc.	Manhattan Beach, CA
Provenance Technologies, Inc.....	San Francisco, CA
Rakuten Card USA, Inc.....	San Mateo, CA
RAM Payment, LLC	Knoxville, TN
RealNet Payments LLC.....	Milwaukee, WI
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
Square, Inc.....	San Francisco, CA
StoneX Payment Services Ltd.	Seattle, WA
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
Toast Processing Services LLC.....	Chicago, IL
TouchPay Holdings, LLC	Dallas, TX

Money Transmitters Licensed in Utah

June 30, 2021

<u>Name</u>	<u>Location</u>
Transfermate, Inc.....	Chicago, IL
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
Viamericas Corporation	Bethesda, MD
Visa Global Services Inc.....	Foster City, CA
Wave Financial USA Inc.....	Denver, CO
Western Union Business Solutions (USA), LLC	Denver, CO
Western Union Financial Services, Inc.	Denver, CO
Western Union International Services, LLC	Denver, CO
WEX Payments Inc.....	South Portland, ME
Wise US Inc.	New York, NY
World Direct Link, Corp.....	Stone Mountain, GA
WorldRemit Corp.	Denver, CO
YapStone, Inc.....	Walnut Creek, CA
Yardi Payments, LLC	Santa Barbara, CA

Total Money Transmitters Licensed in Utah - 126

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Independent Escrow Agents

Independent Escrow Agents Registered in Utah

June 30, 2021

<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

Non- Depository Lenders

Non-Depository Lenders
One Hundred Twenty-Two 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	
Advantage Pawn & Sports	Ephraim, UT.....		X	X	
Affordable Title Loans	West Valley City, UT.....			X	
American Title Loans	Salt Lake City, UT			X	
Angelito Paleteria Y Mexican Restaurant LLC	Salt Lake City, UT		X		
Armando's Mercado, LLC	Heber City, UT		X		
Assurance Financial Services Int'l	American Fork, UT			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		X
Beneficial Lending Solutions of Utah, LLC / Cash Central..	Dublin, OH		X		X
C & J Envios.....	West Valley City, 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		
CheckCity.com	Provo, UT		X		X
Checks - Mate	Ogden, UT		X		
Chivo Check Cashing	Hurricane, UT		X		
City Market.....	Cincinnati, OH.....		X		
CreditNinja	Chicago, IL.....		X		X
Discount Pawn LLC.....	St George, UT.....			X	
Discount Title Loans	Midvale, UT.....			X	
Dixie Check Cashing LLC	St George, UT.....		X		
Dolex Dollar Express, Inc.....	Arlington, TX			X	
EI Centenario Market, LLC.....	West Valley City, UT		X		

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

Name	City, State	C	D	T	I
El Mercadito	Payson, UT		X		
Envios Confianza	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
Instant Money One Inc	Kearns, UT.....	X			X
Jiffy Enterprises Inc.....	Vernal, UT.....			X	
Joyas Robles Inc.....	Salt Lake City, UT			X	
K & J Auto Inc	Bountiful, 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
Loans for Less	Salt Lake City, UT				X
Los Feliz.....	West Valley City, UT			X	
Luna Cash Checking.....	St George, UT.....			X	
Mariner Finance, LLC.....	Nottingham, MD				X
Mason Title Loans.....	Midvale, UT				X
Moab Pawn and Gun	Moab, UT			X	
Money Access Inc	Provo, UT.....		X		X
Money Mart & DFC Partners	Malvern, PA	X			X
Multiservicios Maya Inc	Salt Lake City, UT			X	

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

Name	City, State	C	D	T	I
MyPaydayLoan.com.....	Reno, NV		X	X	
New Century Financial LLC	Salt Lake City, UT		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 Half Off Title Loans	LAS VEGAS, NV.....		X	X	
Pawn Plus Inc	Cedar City, UT		X	X	
Perez Market.....	West Valley City, UT		X		
Phoenix Loans LLC.....	Reno, NV		X	X	
Préstamós 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		
Salavida Title Loans LLC	West Valley City, UT			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	
Tienda El Paraiso.....	St George, UT.....		X		
Title Pro.....	Savannah, GA.....			X	
TitleMax of Utah.....	Savannah, GA.....			X	
Torres Enterprises Corp.....	Elkhart, IN		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		

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

Name	City, State	C	D	T	I
USACashServices.com.....	Ogden, UT		X	X	
Utah Envios.....	Salt Lake City, UT		X		
Utah Envios #2.....	West Valley City, 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: 63 27 48 15

Note: Some registered lenders have one or more branches. There are 368 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 – 22* institutions reporting

1. The average deferred deposit loan amount that the deferred deposit lender extended.....	\$393
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.....	24 Days
3. The total number of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to subsection 7-23-401(3)(b)	969
4. Of the persons to whom the deferred deposit lender extended a deferred deposit loan, the average percentage that entered into an extended payment plan under Section 7-23-403.....	6.35%
5. The total dollar amount of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to Subsection 7-23-401(3)(b)	\$450,737
6. The average annual percentage rate charged on deferred deposit loans.....	551.37%
7. The range of annual percentage rates charged on deferred deposit loans.....	0% - 2,464%
8. The average dollar amount of extended payment plans entered into under Section 7-23-403 by the deferred deposit lender.....	\$361
9. The number of deferred deposit loans carried to the maximum 10 weeks	8,455
10. The total dollar amount of deferred deposit loans carried to the maximum 10 weeks	\$3,731,386
11. The number of deferred deposit loans not paid in full at the end of 10 weeks.....	8,073
12. The total dollar amount of deferred deposit loans not paid in full at the end of 10 weeks.....	\$3,531,626
13. The percentage of deferred deposit loans against which the deferred deposit lender initiates civil action to collect on the deferred deposit loan	2.27%
14. For the civil actions described in number 13 above, the percentage of those civil actions whose deferred deposit loans have the following payment history:	
(a) no payments	48.29%
(b) one payment.....	24.95%
(c) two payments.....	9.24%
(d) three payments	3.43%
(e) four payments.....	3.86%
(f) five payments.....	1.29%
(g) six payments.....	1.00%
(h) seven payments.....	0.71%
(i) eight payments	3.81%
(j) nine payments	1.29%
(k) ten or more payments	2.14%

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

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

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

1

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

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

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

0

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

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

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

NA

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Regulated Mortgage and Consumer Lenders

Regulated Mortgage Lenders, Brokers, and Servicers

Approximately 261 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: nmlsconsumeraccess.org.

Regulated Consumer Lenders

Approximately 1,184 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: dfi.utah.gov.