

THIRTY-FOURTH ANNUAL AND SIXTY-EIGHTH

**Report  
of the  
Commissioner  
of  
Financial Institutions**

**STATE OF UTAH**

TO THE HONORABLE

GARY R. HERBERT  
GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

**For the Period July 1, 2013 to June 30, 2014**

G. EDWARD LEARY  
Commissioner of Financial Institutions



# STATE OF UTAH

Gary R. Herbert  
Governor  
Spencer J. Cox  
Lieutenant Governor

## DEPARTMENT OF FINANCIAL INSTITUTIONS

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

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

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Thirty-Forth Annual and Sixty-Eighth Report of the Department of Financial Institutions for the period July 1, 2013 to June 30, 2014. 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

2nd day of October, 2014.

  
Notary Public



Residing at Salt Lake City, Utah  
My Commission expires: 4/20/2018

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**Department History**

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 H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code.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

**Department History (Continued)**

<b>DATE</b>	<b>EVENT</b>
1996	<p>S.B. 69 "Foreign Depository Institutions Act" enacted law regulating foreign chartered depository institutions participating in Utah's financial markets. Effective July 1, 1996.</p> <p>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.</p>
1997	<p>H.B. 5 "Automated Teller Machine Amendments" repealed "Consumer Funds Transfer Facilities Act" and enacted the "Automated Teller Machine Act". Effective July 1, 1997.</p> <p>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.</p> <p>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.</p>
1998	<p>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.</p> <p>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.</p>
1999	<p>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.</p> <p>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.</p> <p>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.</p>

**Department History (Continued)**

<b>DATE</b>	<b>EVENT</b>
1999 (Continued)	<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	<p>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</p>
2001	<p>S.B. 44 "Fees Payable to the Commissioner of Financial Institutions" amended Title 7 Chapter 1, Fees Payable to Commissioner, reducing the annual asset-based fee for all Utah chartered depository institutions. The fee reduction is most evident for institutions with total assets exceeding \$600 million as the rate was reduced from 4 cents to 2 cents per thousand for total assets exceeding \$600 million. The amendment provides for quarterly averaging of total assets which will benefit institutions that are growing when compared to using a single year-end total. Effective April 30, 2001</p> <p>H.B. 263 "Interstate Branching of Depository Institution" amended Title 7 Chapter 1, Interstate Branching, allowing an out-of-state depository institution to establish a de novo branch in Utah if its home state permits a Utah state chartered depository institution to establish a de novo branch in that state under substantially the same terms and conditions. Effective April 30, 2001</p>

**Department History (Continued)**

<b>DATE</b>	<b>EVENT</b>
2003	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>

**Department History (Continued)**

<b>DATE</b>	<b>EVENT</b>
2003 (Continued)	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	<p>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.</p> <p>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.</p> <p>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.</p>
2005	<p>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.</p> <p>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.</p>
2006	S.B. 116 "Department of Financial Institutions' Fees" amended Title 7, Chapter 1, Article 4, increasing the annual assessment, registration, application, and examination fees financial institutions pay to the commissioner. Consumer



### Department History (Continued)

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

**Department History (Continued)**

<b>DATE</b>	<b>EVENT</b>
2008 <i>(Continued)</i>	<p>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.</p> <p>S.B. 296 “Financial Institutions Amendments” amended Chapter 9 of Title 7, by raising the lending limit from 1 percent to 4 percent, repealing the six-month member requirement for Member Business Loans, and adjusting the Member Business Loan limit annually by following the Consumer Price Index. Effective May 5, 2008.</p>
2009	<p>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.</p> <p>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.</p>
2010	<p>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.</p>
2012	<p>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.</p> <p>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.</p>

**Department History (Continued)**

<b>DATE</b>	<b>EVENT</b>
2013	<p>S.B. 150 "Financial Institutions Amendments" repealed Chapter 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).</p>
2014	<p>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.</p> <p>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.</p>

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## 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) on 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 organizations in December of 2009.

## 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 Web Site

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

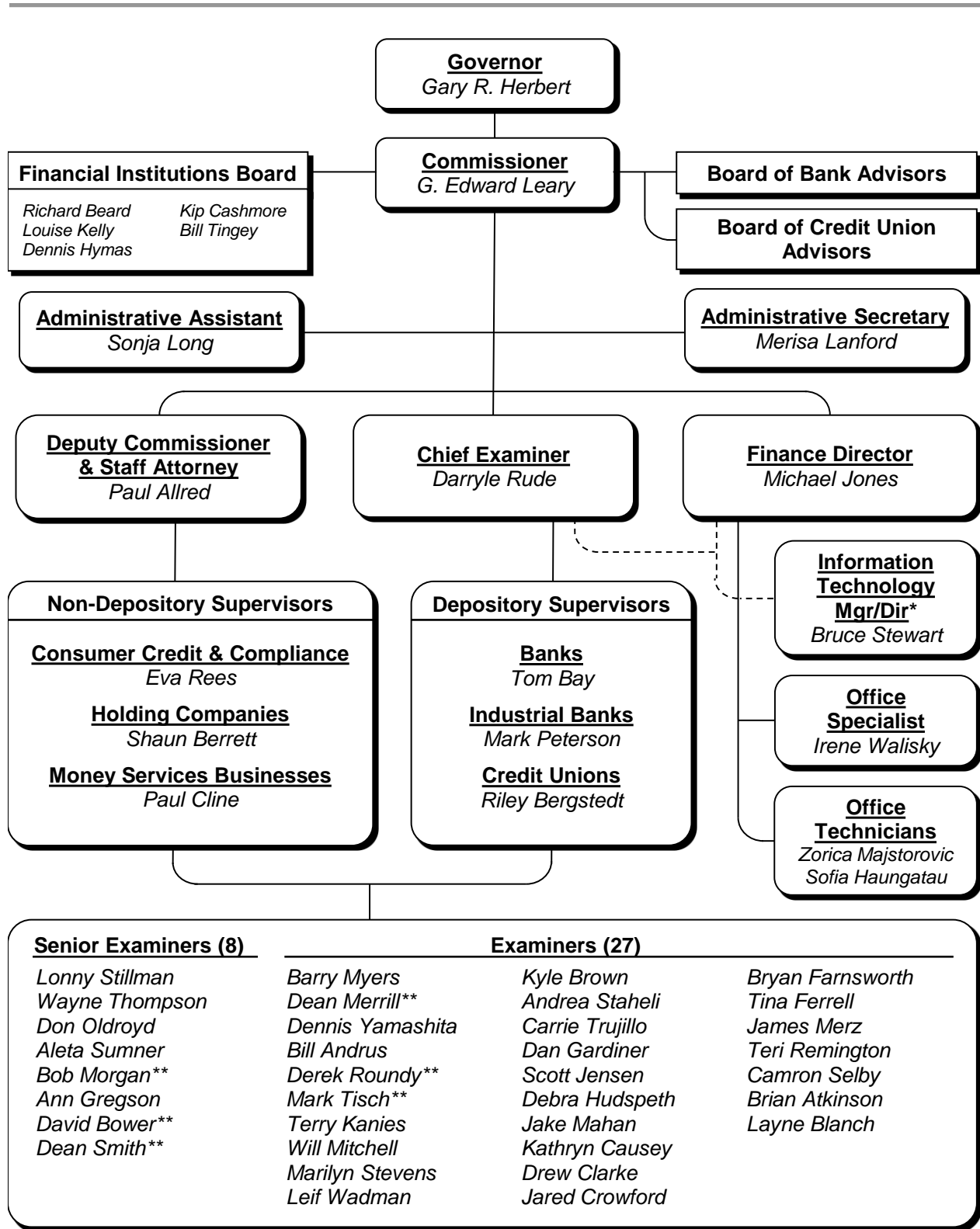
The department's web site provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

**Department Commissioners**

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

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

**Organizational Chart**  
September 15, 2014



<u>Senior Examiners (8)</u>		<u>Examiners (27)</u>	
Lonny Stillman	Barry Myers	Kyle Brown	Bryan Farnsworth
Wayne Thompson	Dean Merrill**	Andrea Staheli	Tina Ferrell
Don Oldroyd	Dennis Yamashita	Carrie Trujillo	James Merz
Aleta Sumner	Bill Andrus	Dan Gardiner	Teri Remington
Bob Morgan**	Derek Roundy**	Scott Jensen	Camron Selby
Ann Gregson	Mark Tisch**	Debra Hudspeth	Brian Atkinson
David Bower**	Terry Kanies	Jake Mahan	Layne Blanch
Dean Smith**	Will Mitchell	Kathryn Causey	
	Marilyn Stevens	Drew Clarke	
	Leif Wadman	Jared Crawford	

\* An employee of the Department of Technology Services  
\*\* Dedicated Large Bank Examiner

**Appropriations**

July 1, 2013 to June 30, 2014

<b>Total Appropriation for the Period Shown.....</b>	<b>\$ 6,596,700</b>
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**Expenditures**

July 1, 2013 to June 30, 2014

Personal Services .....	3,544,524
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## Employer's Contributions:

Retirement.....	773,348
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Other Employment Benefits .....	1,089,545
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Travel Expense .....	332,617
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Current Expense .....	315,494
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Office Lease.....	212,084
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Data Processing.....	130,238
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Capital Outlay .....	- 0 -
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Total Expenditure .....	6,397,850
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Balance of Appropriation Unexpended Lapsed to Restricted Fund .....	198,850
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<b>Total Expenditure for the Period Shown.....</b>	<b>\$ 6,596,700</b>
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**Cash Receipts****July 1, 2013 to June 30, 2014**

## Asset Based Fees:

Banks .....	\$ 3,626,071
Credit Unions .....	328,523
Industrial Banks.....	3,870,591

## Annual Registration Fees:

Regulated Lenders.....	230,824
Mortgage Servicers .....	65,600
Financial Institution Holding Companies .....	8,200
Money Management Certification.....	13,250
Money Order Vendors.....	11,400
Check Cashers and Payday Loan Lenders.....	42,420

## Application Fees:

Applications.....	18,100
Securities .....	- 0 -

## Examination Fees:

Deferred Deposit/Title Lender and Trust Company Examinations .....	102,948
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## Miscellaneous Fees:

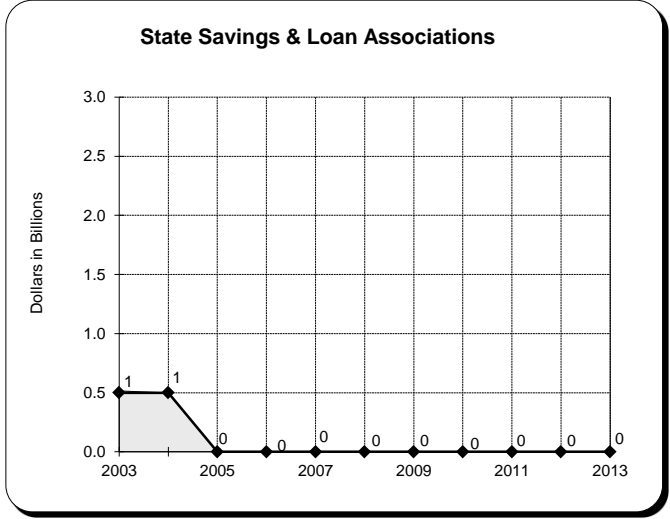
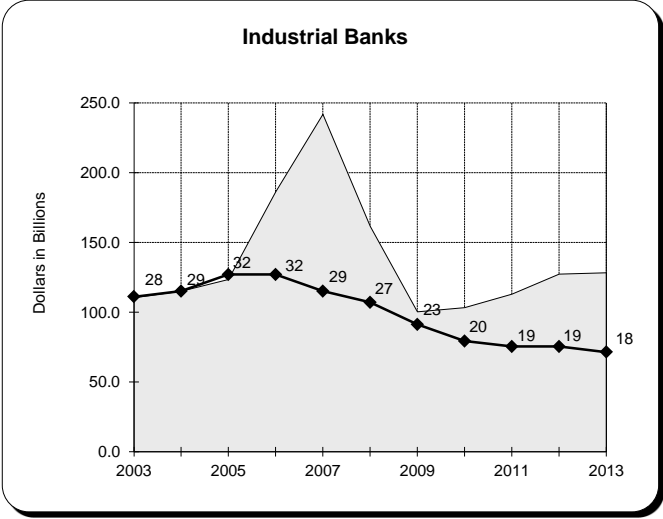
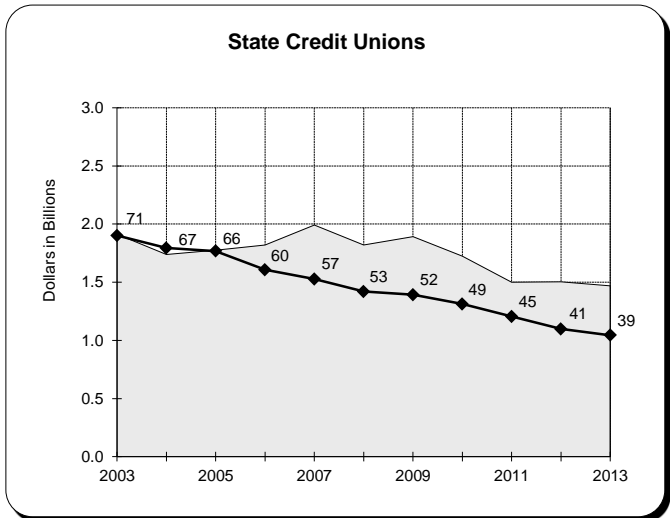
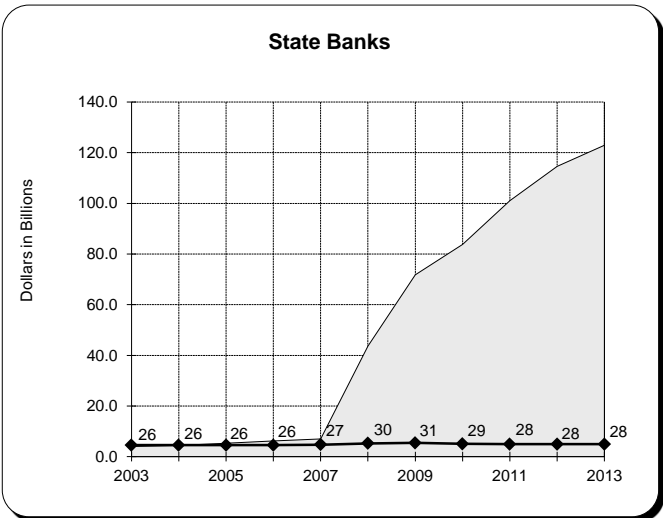
Miscellaneous .....	4,699
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<b>Total Deposited with the State Treasurer .....</b>	<b>\$ 8,322,626</b>
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**Trend of Total Assets and Number of State Chartered Institutions**  
(Dollars in Thousands)

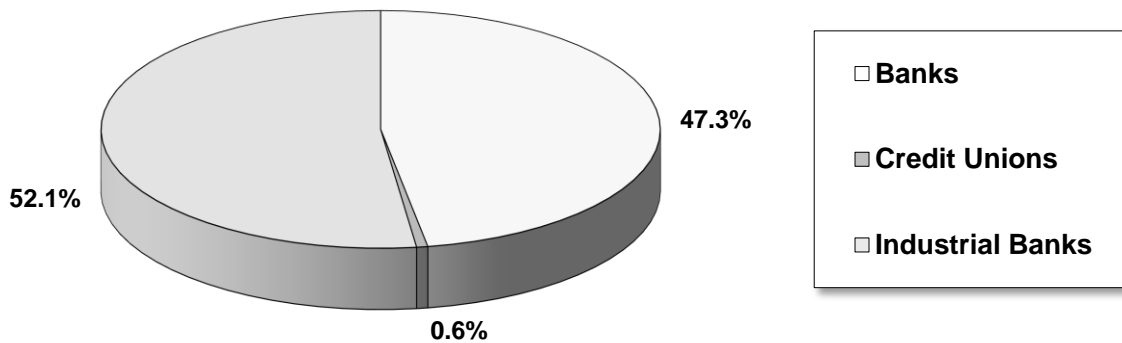
Year End	State Banks		State Credit Unions		Industrial Banks		State Savings & Loan Associations		Regulated Lenders No.
	No.	Assets	No.	Assets	No.	Assets	No.	Assets	
2003	26	4,003,638	71	1,912,387	28	110,426,334	1	514,835	1,686
2004	26	4,425,664	67	1,738,506	29	115,044,059	1	498,169	1,698
2005	26	5,296,941	66	1,775,402	32	123,464,685	0	0	1,761
2006	26	6,210,788	60	1,819,983	32	186,207,601	0	0	1,755
2007	27	7,000,432	57	1,991,748	29	241,824,490	0	0	1,609
2008	30	43,657,243	53	1,820,236	27	161,660,340	0	0	1,424
2009	31	71,767,659	52	1,891,906	23	100,296,002	0	0	1,304
2010	29	83,774,106	49	1,724,316	20	103,286,249	0	0	1,268
2011	28	101,047,357	45	1,500,082	19	112,943,130	0	0	1,275
2012	28	114,588,963	41	1,503,476	19	127,311,188	0	0	1,308
2013	28	122,928,374	39	1,468,979	18	128,274,061	0	0	1,215



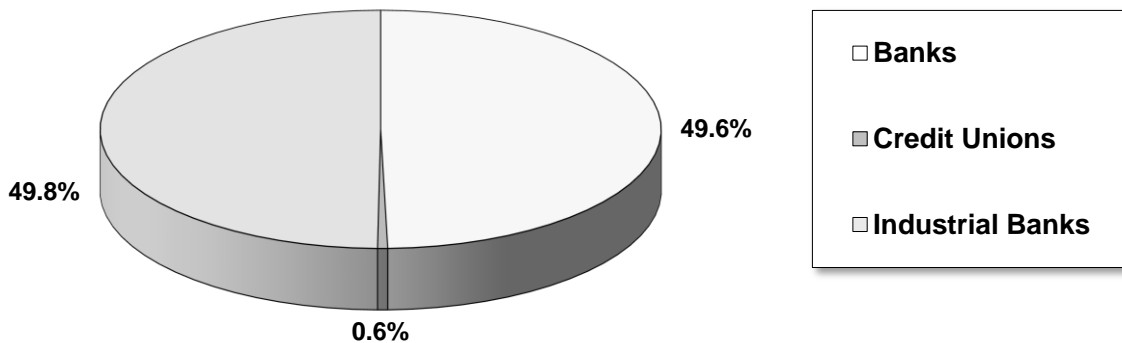
**Comparative Schedule of State Chartered Institutions as of Fiscal Year-End**  
*(Dollars in Thousands)*

Industry	June 30, 2013			June 30, 2014			Increase or (Decrease)
	Number of		Total Assets	Number of		Total Assets	
	Institutions	Branches		Institutions	Branches		
State Banks.....	28	82	113,958,334	27	89	128,300,204	14,341,870
Credit Unions.....	41	45	1,548,599	37	36	1,505,728	(42,871)
Industrial Banks.....	19	2	125,393,013	18	2	128,885,986	3,492,973
<b>TOTALS.....</b>	<b>88</b>	<b>129</b>	<b>240,899,946</b>	<b>82</b>	<b>127</b>	<b>258,691,918</b>	<b>17,791,972</b>

**Total Assets Distribution - June 30, 2013**



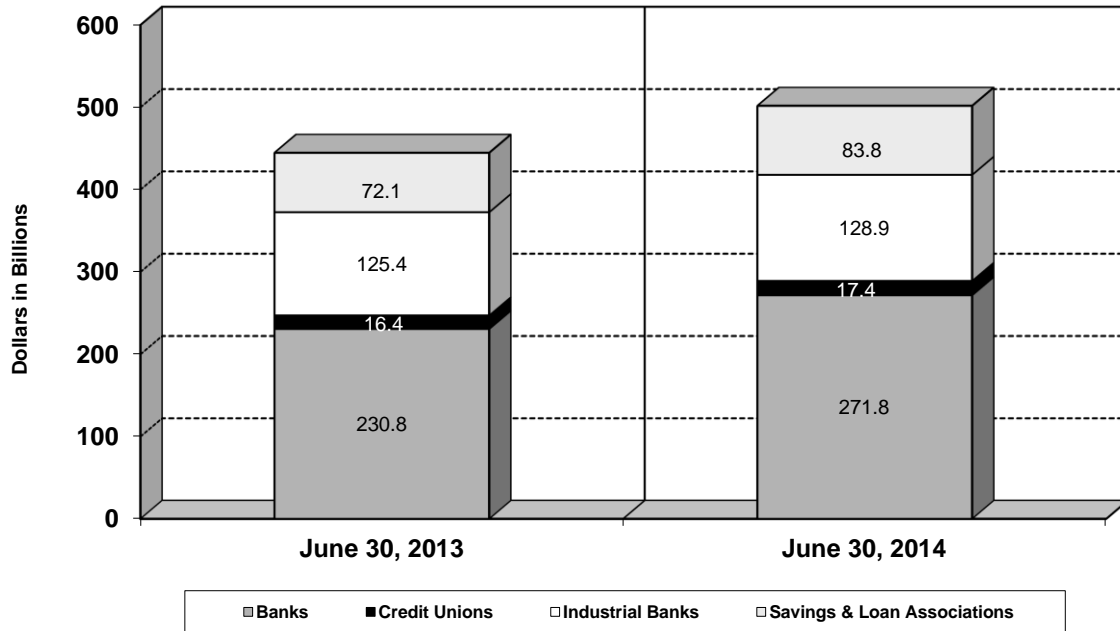
**Total Assets Distribution - June 30, 2014**



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

	June 30, 2013		June 30, 2014		Percent of Change
	Number of Institutions	Total Assets	Number of Institutions	Total Assets	
<b>Commercial Banks</b>					
State.....	28	113,958,334	27	128,300,204	12.6%
National.....	4	116,854,788	4	143,483,406	22.8%
Total.....	32	230,813,122	31	271,783,610	17.8%
<b>Credit Unions</b>					
State.....	41	1,548,599	37	1,505,728	-2.8%
Federal.....	39	14,870,054	36	15,849,386	6.6%
Total.....	80	16,418,653	73	17,355,114	5.7%
<b>Industrial Banks</b>					
Total.....	19	125,393,013	18	128,885,986	2.8%
<b>Savings &amp; Loan Associations</b>					
State.....	0	0	0	0	0.0%
Federal.....	4	72,101,152	4	83,788,037	16.2%
Total.....	4	72,101,152	4	83,788,037	16.2%
<b>TOTALS.....</b>	<b>135</b>	<b>444,725,940</b>	<b>126</b>	<b>501,812,747</b>	<b>12.8%</b>

**Total Assets Comparison**



# Banks

**State Chartered Banks**  
June 30, 2014

<u>Bank / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Ally Bank 801-790-5000	6985 Union Park Center, Ste 435 Midvale, UT 84047	2004	Barbara A. Yastine
American Bank of Commerce 801-377-4222	3670 North University Avenue Provo, UT 84604-4424	1996	Leonel Castillo
Bank of American Fork 801-756-7681	33 East Main Street American Fork, UT 84003-2360	1913	Richard T. Beard
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	J. Gregg Miller
Capital Community Bank 801-356-6699	3280 North University Avenue Provo, UT 84604	1993	H. Don Norton
Central Bank 801-375-1000	75 North University Avenue Provo, UT 84601	1891	Matt C. Packard
CIT Bank 801-412-6800	2180 South 1300 East, Suite 250 Salt Lake City, UT 84106	2000	Randall Chesler
Continental Bank 801-595-7000	15 West South Temple, Ste 420 Salt Lake City, UT 84101	2003	Michael Fosmark
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	Lewis Goodwin
Gunnison Valley Bank 435-528-7221	10 South Main Street Gunnison, UT 84634	1909	Paul Andersen
Holladay Bank & Trust 801-272-4275	2020 East 4800 South Holladay, UT 84117-5171	1973	Katie Spratling
Home Savings Bank 801-487-0811	1455 East 2100 South Salt Lake City, UT 84105	1979*	John G. Sorensen Jr.

\* Date converted to a state chartered bank

**State Chartered Banks**  
June 30, 2014

<b>Bank / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>President</b>
Lewiston State Bank 435-258-2456	17 East Center Street Lewiston, UT 84320	1905	Anthony J. Hall
Liberty Bank 801-355-7411	326 South 500 East Salt Lake City, UT 84102-4022	1992*	Kendall E. Phillips
Marlin Business Bank 888-479-9111	2795 East Cottonwood Pkwy Suite 120 Salt Lake City, UT 84121	2008	Raymond J. Dardano
Prime Alliance Bank 801-296-2200	1868 South 500 West Woods Cross, UT 84087	2004	Jason F. Price
Proficio Bank 801-322-7022	6985 S Union Park Ctr, Ste 150 Cottonwood Heights, UT 84047	2007	Steve Chapton (Interim)
Republic Bank 801-397-0613	1560 South Rennissance Towne Drive, Suite 260 Bountiful, UT 84010	1999	Boyd A. Lindquist
Rock Canyon Bank 801-222-9006	215 W 2230 N Provo, UT 84604	1991	R. Tod Monsen
State Bank of Southern Utah 435-865-2300	377 North Main Street Cedar City, UT 84720	1957	Eric J. Schmutz
Town & Country Bank 435-673-1150	405 East St. George Boulevard St. George, UT 84770	2008	Bruce T. Jensen
Utah Community Bank 801-545-6000	820 East 9400 South Sandy, UT 84094	2000	Kent Landvatter
Utah Independent Bank 435-529-7459	55 South State Street Salina, UT 84654	1977	Craig A. White

\* Date converted to a state chartered bank

**National Banks Headquartered in Utah**  
June 30, 2014

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

**Out of State Banks with Branches in Utah**  
**June 30, 2014**

<b>Bank / Phone Number</b>	<b>Address</b>	<b>Organized</b>	<b>Local Executive Officer</b>
AmericanWest Bank <sup>(1)</sup> 509-467-6993	41 West Riverside Ave, Suite 400 Spokane, WA 99201	1974	Patrick J. Rusnak
Bank of the West <sup>(2)</sup> 801-531-3411	142 East 200 South Salt Lake City, UT 84111	1874	James E. Smith
Chase Bank, N.A. <sup>(3)</sup> 801-481-5000	80 West Broadway, Suite 200 Salt Lake City, UT 84101-2024	1863	M. Craig Zollinger
Glacier Bank <sup>(4)</sup> 208-415-5310	49 Commons Loop Kalispell, MT 59901	1955	Dennis Durfee
Goldman Sachs Bank USA <sup>(5)</sup> 801-884-1500	222 South Main Salt Lake City, UT 84108	2004	Michael J. Civitella
KeyBank, N.A. <sup>(6)</sup> 801-535-1000	50 South Main Street, Suite 2000 Salt Lake City, UT 84130-0815	1849	Jill M. Taylor
U.S. Bank, N.A. <sup>(7)</sup> 801-534-6071	15 West South Temple 6 <sup>th</sup> Floor Salt Lake City, UT 84101	1929	Damon Miller
Wells Fargo Bank, N.A. <sup>(8)</sup> 801-246-5526	299 South Main, 10 <sup>th</sup> Floor Salt Lake City, UT 84111	1852	Greg Winegardner

<sup>(1)</sup> AmericanWest Bank is chartered by the state of Washington and is headquartered in Spokane, WA.

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

<sup>(3)</sup> Chase Bank, N.A. holds a federal charter and is headquartered in Chicago, IL.

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

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

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

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

<sup>(8)</sup> Wells Fargo Bank, N.A. holds a federal charter and is headquartered in Sioux Falls, SD.



## Branches of State Chartered Banks

## Eighty-Nine Branches of Twenty-Seven State Banks

June 30, 2014

<b>Name of Bank Branch</b>	<b>City</b>	<b>County</b>
Ally Bank .....	Midvale .....	Salt Lake
American Bank of Commerce .....	Provo .....	Utah
Heber City .....	Heber City .....	Wasatch
Lindon .....	Lindon .....	Utah
Bank of American Fork .....	American Fork .....	Utah
Alpine .....	Alpine .....	Utah
Draper .....	Draper .....	Salt Lake
Highland .....	Highland .....	Utah
Layton .....	Layton .....	Davis
Lehi .....	Lehi .....	Utah
Murray .....	Murray .....	Salt Lake
Pleasant Grove .....	Pleasant Grove .....	Utah
Provo/Orem .....	Orem .....	Utah
Riverton .....	Riverton .....	Salt Lake
Sandy .....	Sandy .....	Salt Lake
Saratoga Springs .....	Saratoga Springs .....	Utah
Spanish Fork .....	Spanish Fork .....	Utah
Bank of Utah .....	Ogden .....	Weber
Ben Lomond .....	Ogden .....	Weber
Brigham City .....	Brigham City .....	Weber
Layton .....	Layton .....	Davis
Logan .....	Logan .....	Cache
Orem .....	Orem .....	Utah
Providence .....	Providence .....	Cache
Redwood Road .....	Salt Lake City .....	Salt Lake
Roy .....	Roy .....	Weber
Sandy .....	Sandy .....	Salt Lake
Seventh South .....	Salt Lake City .....	Salt Lake
South Ogden .....	South Ogden .....	Weber
Tremonton .....	Tremonton .....	Box Elder
Brighton Bank .....	Salt Lake City .....	Salt Lake
City Center .....	Salt Lake City .....	Salt Lake
Family Place .....	Salt Lake City .....	Salt Lake
Industrial .....	Salt Lake City .....	Salt Lake
Cache Valley Bank .....	Logan .....	Cache
Ephraim .....	Ephraim .....	Sanpete
Fairview .....	Fairview .....	Sanpete
Layton .....	Layton .....	Davis
Loa .....	Loa .....	Wayne
Mt. Pleasant .....	Mt. Pleasant .....	Sanpete
North Main .....	Logan .....	Cache
Nephi .....	Nephi .....	Juab
North Ephraim .....	Ephraim .....	Sanpete
North Logan .....	North Logan .....	Cache
Price .....	Price .....	Carbon
St. George-River Road .....	St. George .....	Washington
St. George-Sunset .....	St. George .....	Washington
St. George-Tabernacle .....	St. George .....	Washington
St. George-Washington .....	Washington .....	Washington

## Branches of State Chartered Banks

## Eighty-Nine Branches of Twenty-Seven State Banks

June 30, 2014

<b>Name of Bank Branch</b>	<b>City</b>	<b>County</b>
Capital Community Bank .....	Provo .....	Utah
Orem .....	Orem .....	Utah
Pleasant Grove.....	Pleasant Grove.....	Utah
Salem .....	Salem .....	Utah
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
CIT Bank .....	Salt Lake City .....	Salt Lake
Continental Bank.....	Salt Lake City .....	Salt Lake
First Utah Bank .....	Salt Lake City .....	Salt Lake
Centennial Park.....	Salt Lake City .....	Salt Lake
City Center .....	Salt Lake City .....	Salt Lake
International.....	West Valley .....	Salt Lake
Midvale .....	Midvale .....	Salt Lake
Riverton .....	Riverton .....	Salt Lake
Sandy .....	Sandy .....	Salt Lake
Grand Valley Bank .....	Heber City .....	Wasatch
Collbran .....	Collbran .....	Mesa, CO
Fruita .....	Fruita .....	Mesa, CO
Grand Junction.....	Grand Junction.....	Mesa, CO
Grand Junction Main .....	Grand Junction.....	Mesa, CO
Midway .....	Midway .....	Wasatch
Park City.....	Park City.....	Summit
Vernal .....	Vernal .....	Uintah
Green Dot Bank .....	Provo .....	Utah
Gunnison Valley Bank.....	Gunnison.....	Sanpete
Holladay Bank & Trust .....	Salt Lake City .....	Salt Lake
Home Savings Bank .....	Salt Lake City .....	Salt Lake
Draper .....	Draper .....	Salt Lake
Park City.....	Park City.....	Summit
Lewiston State Bank .....	Lewiston .....	Cache
Preston, ID .....	Preston .....	Franklin, ID
Logan .....	Logan .....	Cache
North Logan.....	Logan .....	Cache
Liberty Bank .....	Salt Lake City .....	Salt Lake
Marlin Business Bank .....	Salt Lake City .....	Salt Lake
Prime Alliance Bank.....	Woods Cross .....	Davis
Proficio Bank.....	Salt Lake City .....	Salt Lake
Republic Bank.....	Bountiful .....	Davis
Rock Canyon Bank .....	Provo .....	Utah
Orem .....	Orem .....	Utah
Pleasant Grove.....	Pleasant Grove.....	Utah

**Branches of State Chartered Banks**  
**Eighty-Nine Branches of Twenty-Seven State Banks**  
 June 30, 2014

<u>Name of Bank Branch</u>	<u>City</u>	<u>County</u>
State Bank of Southern Utah .....	Cedar City .....	..... Iron
Circleville .....	Circleville .....	..... Piute
Hurricane .....	Hurricane .....	..... Washington
Kanab .....	Kanab .....	..... Kane
Orderville .....	Orderville .....	..... Kane
Parowan .....	Parowan .....	..... Iron
Providence (Walmart) .....	Cedar City .....	..... Iron
Richfield .....	Richfield .....	..... Sevier
Santa Clara .....	Santa Clara .....	..... Washington
South Main .....	Cedar City .....	..... Iron
St. George .....	St. George .....	..... Washington
St. George River Road .....	St. George .....	..... Washington
Tropic .....	Tropic .....	..... Garfield
Town & Country .....	St. George .....	..... Washington
Utah Community Bank .....	Sandy .....	..... Salt Lake
Utah Independent Bank .....	Salina .....	..... Sevier
Beaver .....	Beaver .....	..... Beaver
Monroe .....	Monroe .....	..... Sevier

**State Bank Members of Federal Reserve System**  
 June 30, 2014

	<u>Location</u>
Bank of Utah .....	.....Ogden
First Utah Bank .....	..... Salt Lake City
Green Dot Bank .....	..... Provo
Marlin Business Bank .....	..... Salt Lake City
Utah Independent Bank .....	.....Salina

## Changes in State Chartered Banks

<u>State Banks and Branches:</u>	<u>June 30, 2013</u>	<u>June 30, 2014</u>
State Banks.....	28	27
Branches .....	82	89
Branches approved but not opened .....	0	0

<u>Branches Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Cache Valley Bank, Logan North Main .....	09-24-13 .....	10-03-13

<u>Branches Closed:</u>	<u>Date Closed</u>
Brighton Bank, North Temple.....	11-29-13
Cache Valley Bank, St. George-Tabernacle (308 W, Obtained from AmericanWest Bank) .....	02-13-14
Cache Valley Bank, St. George (Obtained from Sun First Bank) .....	02-13-14

<u>Branches Added From Acquisition:</u>	<u>Obtained From:</u>	<u>Date</u>
Cache Valley Bank, Ephraim .....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, Fairview .....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, Loa.....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, Mt. Pleasant.....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, Nephi .....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, North Ephraim.....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, Price.....	AmericanWest Bank .....	08-15-13
Cache Valley Bank, St. George-Tabernacle (308 W) .....	AmericanWest Bank .....	08-15-13

<u>Branches Added From Merger:</u>	<u>Obtained From:</u>	<u>Date</u>
Cache Valley Bank, St. George-Tabernacle (294 E) .....	The Village Bank .....	02-28-14

<u>Mergers:</u>	<u>Merged Into:</u>	<u>Date</u>
The Village Bank.....	Cache Valley Bank .....	02-28-14

**State Chartered Banks**  
June 30, 2014

<b>27 Reporting Figures In Thousands of Dollars</b>	<b>Total State Banks</b>	<b>Ally Bank</b>	<b>American Bank of Commerce</b>	<b>Bank of American Fork</b>	<b>Bank of Utah</b>	<b>Brighton Bank</b>	<b>Cache Valley Bank</b>
<b>ASSETS</b>							
Cash and Due.....	6,205,916	2,213,066	4,361	61,306	100,479	50,834	128,793
Securities.....	12,818,390	11,067,044	0	286,524	121,488	49,135	12,773
Federal Funds Sold.....	85,082	0	26,022	623	5	591	8,560
Receivables (Net of Unearned).....	91,658,974	72,859,643	44,243	678,105	588,916	76,732	590,632
LESS: Allowance for Losses.....	945,699	621,624	662	14,007	7,824	1,647	10,680
Trading Assets.....	9,196	0	0	0	0	0	0
Premises and Fixed Assets.....	141,697	13,751	2,141	16,594	12,882	3,466	24,026
Other Real Estate Owned.....	75,518	8,427	125	100	0	0	10,804
Investments in Unconsolidated Subs.	8,943	0	0	0	0	0	8,943
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	25,949	0	0	1,066	5,894	0	2,960
Other Assets.....	18,216,238	16,005,201	593	14,825	28,091	5,738	18,077
<b>TOTAL ASSETS.....</b>	<b>128,300,204</b>	<b>101,545,508</b>	<b>76,823</b>	<b>1,045,136</b>	<b>849,931</b>	<b>184,849</b>	<b>794,888</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	1,818,728	114,183	28,526	268,044	51,432	57,768	219,473
Deposits (Interest-Bearing).....	75,400,958	56,184,461	38,841	648,498	640,863	98,256	482,907
Federal Funds Purchased.....	410,479	279,061	0	1,309	33,798	6,412	0
Trading Liabilities.....	5,762	0	0	0	0	0	0
Other Borrowed Money.....	28,995,216	27,465,608	14	0	0	0	5,000
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.	5,157	0	0	0	0	0	0
Other Liabilities.....	2,271,923	1,888,096	134	6,838	7,806	405	2,288
<b>TOTAL LIABILITIES.....</b>	<b>108,908,223</b>	<b>85,931,409</b>	<b>67,515</b>	<b>924,689</b>	<b>733,899</b>	<b>162,841</b>	<b>709,668</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	11,670	0	0	0	0	0	11,670
Common Stock.....	83,425	1,000	1,523	127	3,656	500	6,582
Surplus.....	17,152,950	14,468,663	4,928	4,047	8,534	3,746	2,631
Undivided Profits.....	2,143,936	1,144,436	2,857	116,273	103,842	17,762	64,337
<b>TOTAL EQUITY CAPITAL.....</b>	<b>19,391,981</b>	<b>15,614,099</b>	<b>9,308</b>	<b>120,447</b>	<b>116,032</b>	<b>22,008</b>	<b>85,220</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>128,300,204</b>	<b>101,545,508</b>	<b>76,823</b>	<b>1,045,136</b>	<b>849,931</b>	<b>184,849</b>	<b>794,888</b>

## State Chartered Banks

June 30, 2014

27 Reporting Figures In Thousands of Dollars	Capital Community Bank	Central Bank	CIT Bank	Continental Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank
<b>ASSETS</b>							
Cash and Due.....	23,255	16,429	2,703,545	11,278	49,779	7,946	609,072
Securities.....	1,644	249,171	363,071	702	38,253	165,039	53,141
Federal Funds Sold.....	0	25,100	6,495	173	0	0	492
Receivables (Net of Unearned).....	124,257	426,446	13,470,505	153,646	208,757	131,790	7,104
LESS: Allowance for Losses.....	1,546	11,634	231,149	1,615	5,360	2,153	424
Trading Assets.....	0	0	9,196	0	0	0	0
Premises and Fixed Assets.....	608	18,881	1,322	46	10,701	8,688	818
Other Real Estate Owned.....	1,191	24,912	0	2,289	439	3,829	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	751	0	0	0	539	11,253
Other Assets.....	5,461	10,784	1,947,518	2,415	10,802	3,328	64,979
<b>TOTAL ASSETS.....</b>	<b>154,870</b>	<b>760,840</b>	<b>18,270,503</b>	<b>168,934</b>	<b>313,371</b>	<b>319,006</b>	<b>746,435</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	37,349	28,513	67,387	0	70,942	78,743	493,704
Deposits (Interest-Bearing).....	99,674	560,480	13,800,105	138,334	193,948	201,886	16,021
Federal Funds Purchased.....	0	45,140	0	0	25,818	0	0
Trading Liabilities.....	0	0	5,762	0	0	0	0
Other Borrowed Money.....	0	0	1,515,834	0	0	7,760	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures....	0	0	5,157	0	0	0	0
Other Liabilities.....	273	3,888	206,495	1,775	993	1,111	95,127
<b>TOTAL LIABILITIES.....</b>	<b>137,296</b>	<b>638,021</b>	<b>15,600,740</b>	<b>140,109</b>	<b>291,701</b>	<b>289,500</b>	<b>604,852</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	5,000	737	41,064	1,701	0
Surplus.....	14,439	1,572	2,309,631	11,560	5,182	3,562	125,103
Undivided Profits.....	1,885	120,719	355,132	16,528	(24,576)	24,243	16,480
<b>TOTAL EQUITY CAPITAL.....</b>	<b>17,574</b>	<b>122,819</b>	<b>2,669,763</b>	<b>28,825</b>	<b>21,670</b>	<b>29,506</b>	<b>141,583</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>154,870</b>	<b>760,840</b>	<b>18,270,503</b>	<b>168,934</b>	<b>313,371</b>	<b>319,006</b>	<b>746,435</b>

**State Chartered Banks**  
June 30, 2014

27 Reporting Figures In Thousands of Dollars	Gunnison Valley Bank	Holladay Bank & Trust	Home Savings Bank	Lewiston State Bank	Liberty Bank	Marlin Business Bank	Prime Alliance Bank
<b>ASSETS</b>							
Cash and Due.....	5,002	14,020	1,279	11,756	4,289	50,719	2,940
Securities.....	2,007	414	6,368	63,022	250	19,004	18,985
Federal Funds Sold.....	0	400	5,529	100	0	86	0
Receivables (Net of Unearned).....	64,596	32,246	95,159	182,520	4,193	601,509	128,831
LESS: Allowance for Losses.....	1,033	955	1,428	368	222	7,388	2,627
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	50	87	4,627	4,626	980	9	141
Other Real Estate Owned.....	3,619	2,212	2,695	1,974	38	0	26
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	1,111	0	0	0
Other Assets.....	2,688	2,387	2,346	11,273	252	8,223	1,027
<b>TOTAL ASSETS.....</b>	<b>76,929</b>	<b>50,811</b>	<b>116,575</b>	<b>276,014</b>	<b>9,780</b>	<b>672,162</b>	<b>149,323</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	13,283	8,141	1,224	43,499	287	360	8,915
Deposits (Interest-Bearing).....	54,146	35,814	100,873	199,816	8,178	531,930	115,407
Federal Funds Purchased.....	0	0	0	0	0	0	3,586
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	1,000	0	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	639	539	567	2,560	34	33,646	438
<b>TOTAL LIABILITIES.....</b>	<b>68,068</b>	<b>44,494</b>	<b>103,664</b>	<b>245,875</b>	<b>8,499</b>	<b>565,936</b>	<b>128,346</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	100	1,050	500	2,610	725	1	240
Surplus.....	2,830	358	17	4,660	2,372	57,030	27,994
Undivided Profits.....	5,931	4,909	12,394	22,869	(1,816)	49,195	(7,257)
<b>TOTAL EQUITY CAPITAL.....</b>	<b>8,861</b>	<b>6,317</b>	<b>12,911</b>	<b>30,139</b>	<b>1,281</b>	<b>106,226</b>	<b>20,977</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>76,929</b>	<b>50,811</b>	<b>116,575</b>	<b>276,014</b>	<b>9,780</b>	<b>672,162</b>	<b>149,323</b>

**State Chartered Banks**  
**June 30, 2014**

<b>27 Reporting Figures In Thousands of Dollars</b>	<b>Proficio Bank</b>	<b>Republic Bank</b>	<b>Rock Canyon Bank</b>	<b>State Bank of Southern Utah</b>	<b>Town &amp; Country Bank</b>	<b>Utah Community Bank</b>	<b>Utah Independent Bank</b>
<b>ASSETS</b>							
Cash and Due.....	19,924	27,407	31,350	37,185	6,125	8,013	5,764
Securities.....	17,557	3,924	0	260,963	7,306	1,100	9,505
Federal Funds Sold.....	0	0	0	137	6,970	0	3,799
Receivables (Net of Unearned).....	142,967	311,591	152,908	458,401	60,022	22,039	41,216
LESS: Allowance for Losses.....	1,379	5,304	3,120	9,127	1,034	428	961
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,402	54	2,081	12,680	321	77	638
Other Real Estate Owned.....	8,080	0	96	3,941	45	0	676
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	2,375	0	0	0
Other Assets.....	10,316	19,602	6,647	26,479	3,549	1,020	2,617
<b>TOTAL ASSETS.....</b>	<b>198,867</b>	<b>357,274</b>	<b>189,962</b>	<b>793,034</b>	<b>83,304</b>	<b>31,821</b>	<b>63,254</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	3,993	1,027	49,624	139,745	12,787	5,790	13,989
Deposits (Interest-Bearing).....	155,716	313,737	118,121	540,754	61,092	21,443	39,657
Federal Funds Purchased.....	6,790	0	0	8,565	0	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	9,277	562	658	6,897	217	21	639
<b>TOTAL LIABILITIES.....</b>	<b>175,776</b>	<b>315,326</b>	<b>168,403</b>	<b>695,961</b>	<b>74,096</b>	<b>27,254</b>	<b>54,285</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1	0	600	255	12,565	438	672
Surplus.....	47,056	19,582	18,560	4,000	0	4,204	689
Undivided Profits.....	(23,966)	22,366	2,399	92,818	(3,357)	(75)	7,608
<b>TOTAL EQUITY CAPITAL.....</b>	<b>23,091</b>	<b>41,948</b>	<b>21,559</b>	<b>97,073</b>	<b>9,208</b>	<b>4,567</b>	<b>8,969</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>198,867</b>	<b>357,274</b>	<b>189,962</b>	<b>793,034</b>	<b>83,304</b>	<b>31,821</b>	<b>63,254</b>



**Nationally Chartered Banks Headquartered in Utah**  
**June 30, 2014**

<b>4 Reporting Figures In Thousands of Dollars</b>	<b>Total National Banks</b>	<b>First National Bank of Layton</b>	<b>Morgan Stanley Bank</b>	<b>Wells Fargo Bank NW</b>	<b>Zions First National Bank</b>
<b>ASSETS</b>					
Cash and Due.....	15,445,421	44,487	13,092,000	33,000	2,275,934
Securities.....	61,017,152	70,403	53,283,000	5,934,000	1,729,749
Federal Funds Sold.....	8,646,468	791	6,285,000	1,882,000	478,677
Receivables (Net of Unearned).....	56,242,101	146,242	36,912,000	6,701,000	12,482,859
LESS: Allowance for Losses.....	593,446	3,988	78,000	251,000	260,458
Trading Assets.....	317,631	0	211,000	0	106,631
Premises and Fixed Assets.....	212,273	6,688	0	0	205,585
Other Real Estate Owned.....	11,237	3,870	0	0	7,367
Investments in Unconsolidated Subs.....	23,207	0	0	0	23,207
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	25,514	0	6,000	0	19,514
Other Assets.....	2,135,848	11,625	940,000	722,000	462,223
<b>TOTAL ASSETS.....</b>	<b>143,483,406</b>	<b>280,118</b>	<b>110,651,000</b>	<b>15,021,000</b>	<b>17,531,288</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	11,805,245	65,235	384,000	6,795,000	4,561,010
Deposits (Interest-Bearing).....	113,328,683	175,604	95,978,000	6,433,000	10,742,079
Federal Funds Purchased.....	216,907	1,600	0	26,000	189,307
Trading Liabilities.....	227,367	0	168,000	0	59,367
Other Borrowed Money.....	279,000	0	279,000	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	1,500,000	0	1,500,000	0	0
Other Liabilities.....	970,117	1,751	764,000	61,000	143,366
<b>TOTAL LIABILITIES.....</b>	<b>128,327,319</b>	<b>244,190</b>	<b>99,073,000</b>	<b>13,315,000</b>	<b>15,695,129</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	280,000	0	0	0	280,000
Common Stock.....	80,710	1,710	0	64,000	15,000
Surplus.....	10,010,016	15,128	7,862,000	1,397,000	735,888
Undivided Profits.....	4,785,361	19,090	3,716,000	245,000	805,271
<b>TOTAL EQUITY CAPITAL.....</b>	<b>15,156,087</b>	<b>35,928</b>	<b>11,578,000</b>	<b>1,706,000</b>	<b>1,836,159</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>143,483,406</b>	<b>280,118</b>	<b>110,651,000</b>	<b>15,021,000</b>	<b>17,531,288</b>

**Out-of-State Banks with Branches in Utah**  
**June 30, 2014**

<b>8 Reporting Figures In Thousands of Dollars</b>	<b>Total Non-Utah Banks</b>	<b>AmericanWest Bank</b>	<b>Bank of the West</b>	<b>JP Morgan Chase Bank N.A.</b>	<b>Glacier Bank</b>
<b>ASSETS</b>					
Cash and Due.....	698,793,651	113,038	3,741,260	403,468,000	199,513
Securities.....	705,509,157	1,109,420	9,450,807	341,782,000	3,042,903
Federal Funds Sold.....	227,792,928	0	0	202,336,000	2,852
Receivables (Net of Unearned).....	1,844,588,290	2,431,341	48,711,405	644,134,000	4,259,295
LESS: Allowance for Losses.....	29,573,192	13,982	624,187	12,383,000	130,636
Trading Assets.....	321,031,298	0	247,122	262,878,000	0
Premises and Fixed Assets.....	22,726,788	75,571	425,004	11,127,000	164,610
Other Real Estate Owned.....	7,685,004	18,038	14,554	2,689,000	17,806
Investments in Unconsolidated Subs.....	1,260,540	0	0	300,000	0
Customers' Liability.....	8,753,587	0	212,066	7,529,000	0
Intangible Assets.....	96,908,445	82,526	4,276,356	36,124,000	137,815
Other Assets.....	197,201,255	227,329	2,696,033	102,063,000	177,910
<b>TOTAL ASSETS.....</b>	<b><u>4,102,677,751</u></b>	<b><u>4,043,281</u></b>	<b><u>69,150,420</u></b>	<b><u>2,002,047,000</u></b>	<b><u>7,872,068</u></b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	848,823,482	942,943	14,675,871	441,536,000	1,467,298
Deposits (Interest-Bearing).....	2,135,188,062	2,262,359	34,831,978	926,736,000	4,340,369
Federal Funds Purchased.....	166,526,523	5,128	497,055	125,633,000	315,240
Trading Liabilities.....	123,914,177	0	231,074	103,442,000	0
Other Borrowed Money.....	249,069,672	241,357	6,343,683	133,414,000	614,673
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	39,685,067	0	0	10,360,000	0
Other Liabilities.....	134,115,571	48,159	742,388	81,366,000	58,923
<b>TOTAL LIABILITIES.....</b>	<b><u>3,697,322,554</u></b>	<b><u>3,499,946</u></b>	<b><u>57,322,049</u></b>	<b><u>1,822,487,000</u></b>	<b><u>6,796,503</u></b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,379,726	6,500	6	1,785,000	1,020
Surplus.....	229,990,618	422,945	9,736,267	90,771,000	777,242
Undivided Profits.....	164,984,853	113,890	2,092,098	87,004,000	297,303
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>405,355,197</u></b>	<b><u>543,335</u></b>	<b><u>11,828,371</u></b>	<b><u>179,560,000</u></b>	<b><u>1,075,565</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>4,102,677,751</u></b>	<b><u>4,043,281</u></b>	<b><u>69,150,420</u></b>	<b><u>2,002,047,000</u></b>	<b><u>7,872,068</u></b>
*Deposits in Utah if available.....	29,435,757	152,729	189,857	13,584,823	196,611

\*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, 2014**

<b>8 Reporting Figures In Thousands of Dollars</b>	<b>Goldman Sachs Bank USA</b>	<b>KeyBank N.A.</b>	<b>U.S. Bank N.A.</b>	<b>Wells Fargo Bank N.A.</b>
<b>ASSETS</b>				
Cash and Due.....	45,030,000	3,275,939	12,591,901	230,374,000
Securities.....	0	17,434,795	89,882,232	242,807,000
Federal Funds Sold.....	4,933,000	14,151	109,925	20,397,000
Receivables (Net of Unearned).....	29,103,000	60,149,790	245,582,459	810,217,000
LESS: Allowance for Losses.....	102,000	846,183	4,132,204	11,341,000
Trading Assets.....	21,454,000	489,686	851,490	35,111,000
Premises and Fixed Assets.....	0	826,524	2,605,079	7,503,000
Other Real Estate Owned.....	0	22,571	920,035	4,003,000
Investments in Unconsolidated Subs.....	0	15,429	185,111	760,000
Customers' Liability.....	0	1,009,521	0	3,000
Intangible Assets.....	4,000	1,242,942	13,335,806	41,705,000
Other Assets.....	9,110,000	5,376,209	22,261,774	55,289,000
<b>TOTAL ASSETS.....</b>	<b>109,532,000</b>	<b>89,011,374</b>	<b>384,193,608</b>	<b>1,436,828,000</b>
<b>LIABILITIES</b>				
Deposits (Noninterest-Bearing).....	0	24,862,403	80,784,967	284,554,000
Deposits (Interest-Bearing).....	65,054,000	45,143,965	205,408,391	851,411,000
Federal Funds Purchased.....	7,925,000	722,962	1,264,138	30,164,000
Trading Liabilities.....	5,002,000	474,813	382,290	14,382,000
Other Borrowed Money.....	353,000	4,545,798	37,760,161	65,797,000
Bank's Liability on Acceptances.....	0	0	0	0
Notes and Subordinated Debentures.....	2,000,000	2,434,067	5,023,000	19,868,000
Other Liabilities.....	8,503,000	1,010,167	13,126,934	29,260,000
<b>TOTAL LIABILITIES.....</b>	<b>88,837,000</b>	<b>79,194,175</b>	<b>343,749,881</b>	<b>1,295,436,000</b>
<b>EQUITY CAPITAL</b>				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	8,000,000	50,000	18,200	519,000
Surplus.....	5,640,000	5,316,757	14,266,407	103,060,000
Undivided Profits.....	7,055,000	4,450,442	26,159,120	37,813,000
<b>TOTAL EQUITY CAPITAL.....</b>	<b>20,695,000</b>	<b>9,817,199</b>	<b>40,443,727</b>	<b>141,392,000</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>109,532,000</b>	<b>89,011,374</b>	<b>384,193,608</b>	<b>1,436,828,000</b>
*Deposits in Utah if available.....	NA	2,568,309	1,813,000	10,930,428

\*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, 2014**

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

	<u>State</u>	<u>National</u>
<b>INTEREST INCOME</b>		
Loans Secured by Real Estate.....	\$ 338,683	\$ 252,170
Commercial & Industrial Loans.....	825,639	259,797
Credit Cards.....	625	108,262
Installment Loans.....	535,282	259,641
All Other Loans.....	23,624	122,591
Leasing.....	131,767	2,549
Interest on Balances Due.....	7,953	30,673
Securities.....	129,771	367,919
Trading Assets.....	0	1,054
Federal Funds Sold.....	154	22,402
Other Interest Income.....	4,035	9,994
<b>TOTAL INTEREST INCOME.....</b>	<b>1,997,533</b>	<b>1,437,052</b>
<b>INTEREST EXPENSE</b>		
Transaction Accounts.....	9,639	9,812
Savings Deposits (Includes MMDAs).....	109,918	220,939
Time Deposits of \$100,000 or More.....	125,429	1,231
Time Deposits of Less Than \$100,000.....	196,321	1,039
Foreign Offices.....	0	986
Federal Funds Purchased.....	1,555	295
Trading Liabilities & Other Borrowed Money.....	128,806	6,003
Subordinated Notes & Debentures.....	366	7,000
<b>TOTAL INTEREST EXPENSE.....</b>	<b>572,034</b>	<b>247,305</b>
<b>NET INTEREST INCOME.....</b>	<b>1,425,499</b>	<b>1,189,747</b>
Provision for Loan Loss.....	73,773	7,923
<b>NONINTEREST INCOME</b>		
Fiduciary Accounts.....	3,658	17,158
Service Charges on Deposit Accounts.....	7,702	27,473
Trading Revenue.....	(862)	58,424
Net Servicing Fees.....	26,672	2,934
Net Gains (Losses) on Sales of Other Assets.....	194,487	15,678
Other.....	1,377,562	545,731
<b>TOTAL NONINTEREST INCOME.....</b>	<b>1,609,219</b>	<b>667,398</b>
Gains (Losses) on Securities.....	5,020	51,292
<b>NONINTEREST EXPENSE</b>		
Salaries & Employee Benefits.....	214,669	146,618
Premises & Fixed Assets.....	16,686	28,401
Other.....	1,650,024	328,119
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>1,881,379</b>	<b>503,138</b>
<b>INCOME (LOSS) BEFORE TAXES &amp; EXTRAORDINARY ITEMS.....</b>	<b>1,084,586</b>	<b>1,397,376</b>
Applicable Income Taxes.....	397,987	531,046
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
<b>NET INCOME.....</b>	<b>\$ 686,599</b>	<b>\$ 866,330</b>

**State Chartered Banks**  
December 31, 2013

<b>28 Reporting Figures In Thousands of Dollars</b>	<b>Total State Banks</b>	<b>Ally Bank</b>	<b>American Bank of Commerce</b>	<b>Bank of American Fork</b>	<b>Bank of Utah</b>	<b>Brighton Bank</b>	<b>Cache Valley Bank</b>
<b>ASSETS</b>							
Cash and Due.....	5,303,421	1,745,111	3,954	82,009	113,258	52,089	166,716
Securities.....	12,598,606	10,910,324	0	265,775	123,739	49,011	13,009
Federal Funds Sold.....	83,267	0	20,012	571	187	595	1,245
Receivables (Net of Unearned).....	88,052,949	70,804,178	38,088	661,869	559,529	75,956	460,820
LESS: Allowance for Losses.....	958,058	649,269	639	14,390	8,361	1,595	8,461
Trading Assets.....	5,836	0	0	0	0	0	0
Premises and Fixed Assets.....	137,191	5,565	2,633	17,179	12,655	3,501	21,434
Other Real Estate Owned.....	82,071	9,644	125	1,275	0	0	2,870
Investments in Unconsolidated Subs.	10,903	0	0	0	0	0	10,903
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	26,313	0	0	1,062	5,894	0	3,200
Other Assets.....	17,585,875	15,911,927	560	15,070	28,069	3,680	15,591
<b>TOTAL ASSETS.....</b>	<b>122,928,374</b>	<b>98,737,480</b>	<b>64,733</b>	<b>1,030,420</b>	<b>834,970</b>	<b>183,237</b>	<b>687,327</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	1,645,816	141,291	22,911	253,612	70,040	58,144	180,139
Deposits (Interest-Bearing).....	71,410,371	53,715,159	32,137	654,064	612,288	95,873	423,387
Federal Funds Purchased.....	1,637,045	1,499,552	0	1,095	35,568	7,183	0
Trading Liabilities.....	3,239	0	0	0	0	0	0
Other Borrowed Money.....	27,788,600	26,924,528	23	0	0	0	5,000
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.	5,285	0	0	0	0	0	0
Other Liabilities.....	1,895,745	1,541,251	528	7,473	6,660	394	6,526
<b>TOTAL LIABILITIES.....</b>	<b>104,386,101</b>	<b>83,821,781</b>	<b>55,599</b>	<b>916,244</b>	<b>724,556</b>	<b>161,594</b>	<b>615,052</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	11,670	0	0	0	0	0	11,670
Common Stock.....	83,850	1,000	1,523	127	3,656	500	6,582
Surplus.....	15,576,397	12,936,850	4,928	3,969	8,534	3,739	2,631
Undivided Profits.....	2,870,356	1,977,849	2,683	110,080	98,224	17,404	51,392
<b>TOTAL EQUITY CAPITAL.....</b>	<b>18,542,273</b>	<b>14,915,699</b>	<b>9,134</b>	<b>114,176</b>	<b>110,414</b>	<b>21,643</b>	<b>72,275</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>122,928,374</b>	<b>98,737,480</b>	<b>64,733</b>	<b>1,030,420</b>	<b>834,970</b>	<b>183,237</b>	<b>687,327</b>

**State Chartered Banks**  
December 31, 2013

28 Reporting Figures In Thousands of Dollars	Capital Community Bank	Central Bank	CIT Bank	Continental Bank	First Utah Bank	Grand Valley Bank	Green Dot Bank
<b>ASSETS</b>							
Cash and Due.....	17,007	20,736	2,427,749	9,723	36,435	6,486	389,029
Securities.....	1,687	252,611	323,309	1,786	36,738	158,130	34,656
Federal Funds Sold.....	0	21,195	12,111	210	0	0	123
Receivables (Net of Unearned).....	122,622	400,941	12,137,034	124,436	189,928	128,135	7,375
LESS: Allowance for Losses.....	1,517	11,334	212,865	1,550	5,414	1,900	473
Trading Assets.....	0	0	5,836	0	0	0	0
Premises and Fixed Assets.....	684	18,347	271	40	10,831	8,723	878
Other Real Estate Owned.....	1,576	26,684	0	2,396	453	3,483	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	751	0	0	0	571	11,267
Other Assets.....	3,849	10,115	1,437,815	2,201	10,317	3,552	35,125
<b>TOTAL ASSETS.....</b>	<b>145,908</b>	<b>740,046</b>	<b>16,131,260</b>	<b>139,242</b>	<b>279,288</b>	<b>307,180</b>	<b>477,980</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	35,516	19,100	113,536	0	62,901	70,880	290,907
Deposits (Interest-Bearing).....	93,363	551,226	12,382,688	110,510	169,135	202,677	15,414
Federal Funds Purchased.....	0	49,369	0	0	26,183	0	0
Trading Liabilities.....	0	0	3,239	0	0	0	0
Other Borrowed Money.....	0	0	849,334	0	0	3,915	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures....	0	0	5,285	0	0	0	0
Other Liabilities.....	172	2,291	180,584	1,162	694	1,099	90,176
<b>TOTAL LIABILITIES.....</b>	<b>129,051</b>	<b>621,986</b>	<b>13,534,666</b>	<b>111,672</b>	<b>258,913</b>	<b>278,571</b>	<b>396,497</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1,250	528	5,000	737	41,064	1,701	0
Surplus.....	14,439	1,572	2,289,035	11,560	5,182	3,562	69,832
Undivided Profits.....	1,168	115,960	302,559	15,273	(25,871)	23,346	11,651
<b>TOTAL EQUITY CAPITAL.....</b>	<b>16,857</b>	<b>118,060</b>	<b>2,596,594</b>	<b>27,570</b>	<b>20,375</b>	<b>28,609</b>	<b>81,483</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>145,908</b>	<b>740,046</b>	<b>16,131,260</b>	<b>139,242</b>	<b>279,288</b>	<b>307,180</b>	<b>477,980</b>

**State Chartered Banks**  
December 31, 2013

<b>28 Reporting Figures In Thousands of Dollars</b>	<b>Gunnison Valley Bank</b>	<b>Holladay Bank &amp; Trust</b>	<b>Home Savings Bank</b>	<b>Lewiston State Bank</b>	<b>Liberty Bank</b>	<b>Marlin Business Bank</b>	<b>Prime Alliance Bank</b>
<b>ASSETS</b>							
Cash and Due.....	5,848	11,252	1,580	13,960	3,846	44,285	2,674
Securities.....	1,911	415	9,260	52,380	251	15,061	18,401
Federal Funds Sold.....	0	400	7,676	100	0	261	100
Receivables (Net of Unearned).....	62,379	31,853	92,806	182,403	4,478	573,134	116,467
LESS: Allowance for Losses.....	1,005	973	1,392	0	221	8,238	2,638
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	28	42	5,290	4,624	984	12	141
Other Real Estate Owned.....	3,723	2,229	3,418	2,817	38	0	2,126
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	1,193	0	0	0
Other Assets.....	2,567	2,517	2,165	11,125	212	6,570	1,053
<b>TOTAL ASSETS.....</b>	<b>75,451</b>	<b>47,735</b>	<b>120,803</b>	<b>268,602</b>	<b>9,588</b>	<b>631,085</b>	<b>138,324</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	13,965	6,861	1,161	39,840	384	287	8,011
Deposits (Interest-Bearing).....	53,004	34,310	105,390	197,637	8,246	503,037	110,476
Federal Funds Purchased.....	0	0	0	0	0	0	18
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	0	800	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	622	454	1,103	2,113	36	31,705	262
<b>TOTAL LIABILITIES.....</b>	<b>67,591</b>	<b>41,625</b>	<b>107,654</b>	<b>239,590</b>	<b>8,666</b>	<b>535,829</b>	<b>118,767</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	100	1,050	500	2,610	454	1	240
Surplus.....	2,830	358	617	26,249	2,092	57,030	27,994
Undivided Profits.....	4,930	4,702	12,032	153	(1,624)	38,225	(8,677)
<b>TOTAL EQUITY CAPITAL.....</b>	<b>7,860</b>	<b>6,110</b>	<b>13,149</b>	<b>29,012</b>	<b>922</b>	<b>95,256</b>	<b>19,557</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>75,451</b>	<b>47,735</b>	<b>120,803</b>	<b>268,602</b>	<b>9,588</b>	<b>631,085</b>	<b>138,324</b>

**State Chartered Banks**  
December 31, 2013

<b>28 Reporting Figures In Thousands of Dollars</b>	<b>Proficio Bank</b>	<b>Republic Bank</b>	<b>Rock Canyon Bank</b>	<b>State Bank of Southern Utah</b>	<b>The Village Bank</b>	<b>Town &amp; Country Bank</b>	<b>Utah Community Bank</b>
<b>ASSETS</b>							
Cash and Due.....	20,935	23,207	51,469	19,572	16,491	7,647	4,832
Securities.....	19,978	8,358	0	269,139	13,929	7,670	1,101
Federal Funds Sold.....	0	3,487	0	167	4,626	6,335	0
Receivables (Net of Unearned).....	106,897	411,083	141,464	429,412	71,185	56,617	21,833
LESS: Allowance for Losses.....	1,506	6,953	3,124	9,534	2,241	1,054	423
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	1,627	77	1,342	12,881	6,378	300	82
Other Real Estate Owned.....	8,449	0	261	3,226	6,539	50	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	2,375	0	0	0
Other Assets.....	12,268	20,719	6,826	27,339	7,660	3,324	1,059
<b>TOTAL ASSETS.....</b>	<b>168,648</b>	<b>459,978</b>	<b>198,238</b>	<b>754,577</b>	<b>124,567</b>	<b>80,889</b>	<b>28,484</b>
<b>LIABILITIES</b>							
Deposits (Noninterest-Bearing).....	3,580	2,488	60,385	122,994	34,664	12,653	6,373
Deposits (Interest-Bearing).....	129,793	384,479	116,952	523,709	68,526	59,172	17,603
Federal Funds Purchased.....	0	0	0	9,903	8,174	0	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	5,000	0	0	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	10,081	1,882	522	6,569	265	520	12
<b>TOTAL LIABILITIES.....</b>	<b>143,454</b>	<b>393,849</b>	<b>177,859</b>	<b>663,175</b>	<b>111,629</b>	<b>72,345</b>	<b>23,988</b>
<b>EQUITY CAPITAL</b>							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	1	0	600	255	696	12,565	438
Surplus.....	46,601	19,582	18,560	4,000	9,758	0	4,204
Undivided Profits.....	(21,408)	46,547	1,219	87,147	2,484	(4,021)	(146)
<b>TOTAL EQUITY CAPITAL.....</b>	<b>25,194</b>	<b>66,129</b>	<b>20,379</b>	<b>91,402</b>	<b>12,938</b>	<b>8,544</b>	<b>4,496</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>168,648</b>	<b>459,978</b>	<b>198,238</b>	<b>754,577</b>	<b>124,567</b>	<b>80,889</b>	<b>28,484</b>



**State Chartered Banks**  
December 31, 2013

<b>28 Reporting Figures In Thousands of Dollars</b>	<b>Utah Independent Bank</b>
<b>ASSETS</b>	
Cash and Due.....	5,521
Securities.....	9,977
Federal Funds Sold.....	3,866
Receivables (Net of Unearned).....	40,027
LESS: Allowance for Losses.....	988
Trading Assets.....	0
Premises and Fixed Assets.....	642
Other Real Estate Owned.....	689
Investments in Unconsolidated Subs.....	0
Customers' Liability.....	0
Intangible Assets.....	0
Other Assets.....	<u>2,600</u>
<b>TOTAL ASSETS.....</b>	<b><u>62,334</u></b>
<b>LIABILITIES</b>	
Deposits (Noninterest-Bearing).....	13,193
Deposits (Interest-Bearing).....	40,116
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	0
Bank's Liability on Acceptances.....	0
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>589</u>
<b>TOTAL LIABILITIES.....</b>	<b><u>53,898</u></b>
<b>EQUITY CAPITAL</b>	
Perpetual Preferred Stock.....	0
Common Stock.....	672
Surplus.....	689
Undivided Profits.....	<u>7,075</u>
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>8,436</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>62,334</u></b>

**Nationally Chartered Banks Headquartered in Utah**  
**December 31, 2013**

<b>4 Reporting Figures In Thousands of Dollars</b>	<b>Total National Banks</b>	<b>First National Bank of Layton</b>	<b>Morgan Stanley Bank</b>	<b>Wells Fargo Bank NW</b>	<b>Zions First National Bank</b>
<b>ASSETS</b>					
Cash and Due.....	22,754,278	13,013	18,776,000	12,000	3,953,265
Securities.....	57,648,282	67,544	50,184,000	5,911,000	1,485,738
Federal Funds Sold.....	6,683,780	368	6,385,000	0	298,412
Receivables (Net of Unearned).....	45,293,064	155,420	26,155,000	6,610,000	12,372,644
LESS: Allowance for Losses.....	682,183	4,067	77,000	311,000	290,116
Trading Assets.....	167,616	0	77,000	0	90,616
Premises and Fixed Assets.....	201,739	6,864	0	0	194,875
Other Real Estate Owned.....	12,730	3,568	0	0	9,162
Investments in Unconsolidated Subs.....	23,814	0	0	0	23,814
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	25,513	0	6,000	0	19,513
Other Assets.....	2,813,564	11,054	1,568,000	802,000	432,510
<b>TOTAL ASSETS.....</b>	<b>134,942,197</b>	<b>253,764</b>	<b>103,074,000</b>	<b>13,024,000</b>	<b>18,590,433</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	11,292,455	55,270	419,000	5,538,000	5,280,185
Deposits (Interest-Bearing).....	105,683,934	156,544	89,386,000	5,165,000	10,976,390
Federal Funds Purchased.....	1,089,913	1,886	0	761,000	327,027
Trading Liabilities.....	112,048	0	50,000	0	62,048
Other Borrowed Money.....	193,000	0	193,000	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	1,500,000	0	1,500,000	0	0
Other Liabilities.....	905,430	3,825	695,000	65,000	141,605
<b>TOTAL LIABILITIES.....</b>	<b>120,776,780</b>	<b>217,525</b>	<b>92,243,000</b>	<b>11,529,000</b>	<b>16,787,255</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	280,000	0	0	0	280,000
Common Stock.....	80,710	1,710	0	64,000	15,000
Surplus.....	9,954,574	15,128	7,809,000	1,397,000	733,446
Undivided Profits.....	3,850,133	19,401	3,022,000	34,000	774,732
<b>TOTAL EQUITY CAPITAL.....</b>	<b>14,165,417</b>	<b>36,239</b>	<b>10,831,000</b>	<b>1,495,000</b>	<b>1,803,178</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>134,942,197</b>	<b>253,764</b>	<b>103,074,000</b>	<b>13,024,000</b>	<b>18,590,433</b>

**Out-of-State Banks with Branches in Utah**  
**December 31, 2013**

<b>8 Reporting Figures In Thousands of Dollars</b>	<b>Total Non-Utah Banks</b>	<b>AmericanWest Bank</b>	<b>Bank of the West</b>	<b>JP Morgan Chase Bank N.A.</b>	<b>Glacier Bank</b>
<b>ASSETS</b>					
Cash and Due.....	625,631,618	118,328	3,267,744	349,476,000	145,230
Securities.....	671,522,026	1,087,084	8,685,416	333,904,000	3,222,768
Federal Funds Sold.....	245,001,055	0	0	224,357,000	10,527
Receivables (Net of Unearned).....	1,794,313,762	2,289,289	47,343,690	632,482,000	4,109,568
LESS: Allowance for Losses.....	31,544,113	12,496	634,573	13,134,000	130,351
Trading Assets.....	315,352,672	0	267,592	259,795,000	0
Premises and Fixed Assets.....	22,557,060	77,400	427,226	10,844,000	165,327
Other Real Estate Owned.....	7,566,027	20,617	15,624	2,697,000	18,493
Investments in Unconsolidated Subs.....	1,194,379	0	0	327,000	0
Customers' Liability.....	7,587,882	0	188,167	6,402,000	0
Intangible Assets.....	100,662,008	84,082	4,284,012	37,501,000	139,218
Other Assets.....	194,009,124	249,220	2,622,883	100,816,000	190,370
<b>TOTAL ASSETS.....</b>	<b><u>3,953,853,500</u></b>	<b><u>3,913,524</u></b>	<b><u>66,467,781</u></b>	<b><u>1,945,467,000</u></b>	<b><u>7,871,150</u></b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	805,661,513	956,026	13,996,570	413,159,000	1,374,319
Deposits (Interest-Bearing).....	2,080,513,112	2,308,561	34,375,898	912,877,000	4,256,622
Federal Funds Purchased.....	146,835,196	5,145	405,633	112,595,000	313,394
Trading Liabilities.....	132,807,671	0	252,481	109,419,000	0
Other Borrowed Money.....	233,353,886	67,950	4,963,147	137,180,000	848,569
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	43,998,694	0	0	16,307,000	0
Other Liabilities.....	122,800,835	58,879	776,263	74,853,000	47,729
<b>TOTAL LIABILITIES.....</b>	<b><u>3,565,970,907</u></b>	<b><u>3,396,561</u></b>	<b><u>54,769,992</u></b>	<b><u>1,776,390,000</u></b>	<b><u>6,840,633</u></b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	10,379,726	6,500	6	1,785,000	1,020
Surplus.....	229,612,234	422,946	9,735,521	90,479,000	776,798
Undivided Profits.....	147,890,633	87,517	1,962,262	76,813,000	252,699
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>387,882,593</u></b>	<b><u>516,963</u></b>	<b><u>11,697,789</u></b>	<b><u>169,077,000</u></b>	<b><u>1,030,517</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>3,953,853,500</u></b>	<b><u>3,913,524</u></b>	<b><u>66,467,781</u></b>	<b><u>1,945,467,000</u></b>	<b><u>7,871,150</u></b>
*Deposits in Utah if available.....	26,699,708	158,847	169,380	11,397,196	177,749

\*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, 2013**

<b>8 Reporting Figures In Thousands of Dollars</b>	<b>Goldman Sachs Bank</b>	<b>KeyBank N.A.</b>	<b>U.S. Bank N.A.</b>	<b>Wells Fargo Bank N.A.</b>
<b>ASSETS</b>				
Cash and Due.....	51,102,000	5,825,592	8,472,724	207,224,000
Securities.....	0	17,082,087	79,357,671	228,183,000
Federal Funds Sold.....	1,539,000	4,835	76,693	19,013,000
Receivables (Net of Unearned).....	22,850,000	59,493,549	236,949,666	788,796,000
LESS: Allowance for Losses.....	75,000	886,950	4,249,743	12,421,000
Trading Assets.....	21,748,000	344,600	732,480	32,465,000
Premises and Fixed Assets.....	0	867,329	2,593,778	7,582,000
Other Real Estate Owned.....	0	24,928	951,365	3,838,000
Investments in Unconsolidated Subs.....	0	16,087	189,292	662,000
Customers' Liability.....	0	990,715	0	7,000
Intangible Assets.....	4,000	1,271,364	13,365,332	44,013,000
Other Assets.....	8,448,000	5,405,631	22,039,020	54,238,000
<b>TOTAL ASSETS.....</b>	<b><u>105,616,000</u></b>	<b><u>90,439,767</u></b>	<b><u>360,478,278</u></b>	<b><u>1,373,600,000</u></b>
<b>LIABILITIES</b>				
Deposits (Noninterest-Bearing).....	0	26,004,197	77,469,401	272,702,000
Deposits (Interest-Bearing).....	64,289,000	45,848,506	193,681,525	822,876,000
Federal Funds Purchased.....	6,983,000	1,021,110	2,539,914	22,972,000
Trading Liabilities.....	8,620,000	421,890	432,300	13,662,000
Other Borrowed Money.....	574,000	4,183,650	29,623,570	55,913,000
Bank's Liability on Acceptances.....	0	0	0	0
Notes and Subordinated Debentures.....	0	2,463,374	5,586,320	19,642,000
Other Liabilities.....	5,099,000	1,186,593	12,583,371	28,196,000
<b>TOTAL LIABILITIES.....</b>	<b><u>85,565,000</u></b>	<b><u>81,129,320</u></b>	<b><u>321,916,401</u></b>	<b><u>1,235,963,000</u></b>
<b>EQUITY CAPITAL</b>				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	8,000,000	50,000	18,200	519,000
Surplus.....	5,640,000	5,316,757	14,231,212	103,010,000
Undivided Profits.....	6,411,000	3,943,690	24,312,465	34,108,000
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>20,051,000</u></b>	<b><u>9,310,447</u></b>	<b><u>38,561,877</u></b>	<b><u>137,637,000</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>105,616,000</u></b>	<b><u>90,439,767</u></b>	<b><u>360,478,278</u></b>	<b><u>1,373,600,000</u></b>
*Deposits in Utah if available.....	NA	2,555,082	1,880,067	10,361,387

\*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, 2013**

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

	<u>State</u>	<u>National</u>
<b>INTEREST INCOME</b>		
Loans Secured by Real Estate.....	\$ 779,677	\$ 464,374
Commercial & Industrial Loans.....	1,559,328	489,181
Credit Card.....	1,331	228,217
Installment Loans.....	1,114,136	503,938
All Other Loans.....	17,173	139,357
Leasing.....	222,446	9,273
Interest on Balances Due.....	15,638	49,996
Securities.....	218,918	624,155
Trading Assets.....	302	1,093
Federal Funds Sold.....	427	59,790
Other Interest Income.....	2,111	20,458
<b>TOTAL INTEREST INCOME.....</b>	<b>3,931,487</b>	<b>2,589,832</b>
<b>INTEREST EXPENSE</b>		
Transaction Accounts.....	18,993	8,160
Savings Deposits (Includes MMDAs).....	178,580	406,378
Time Deposits of \$100,000 or More.....	254,296	5,093
Time Deposits of Less Than \$100,000.....	397,766	62,615
Foreign Offices.....	0	3,596
Federal Funds Purchased.....	1,319	1,575
Trading Liabilities & Other Borrowed Money.....	300,580	17,004
Subordinated Notes & Debentures.....	755	15,000
<b>TOTAL INTEREST EXPENSE.....</b>	<b>1,152,289</b>	<b>519,421</b>
<b>NET INTEREST INCOME.....</b>	<b>2,779,198</b>	<b>2,070,411</b>
Provision for Loan Loss.....	278,827	181,720
<b>NONINTEREST INCOME</b>		
Fiduciary Accounts.....	6,056	33,083
Service Charges on Deposit Accounts.....	14,361	57,603
Trading Revenue.....	2,105	261,508
Net Servicing Fees.....	43,498	6,037
Net Gains (Losses) on Sales of Other Assets.....	125,182	39,005
Other.....	2,445,762	1,280,807
<b>TOTAL NONINTEREST INCOME.....</b>	<b>2,636,964</b>	<b>1,678,043</b>
Gains (Losses) on Securities.....	4,298	46,440
<b>NONINTEREST EXPENSE</b>		
Salaries & Employee Benefits.....	466,142	307,330
Premises & Fixed Assets.....	34,082	51,097
Other.....	2,939,542	642,334
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>3,439,766</b>	<b>1,000,761</b>
<b>INCOME (LOSS) BEFORE TAXES &amp; EXTRAORDINARY ITEMS.....</b>	<b>1,701,867</b>	<b>2,612,413</b>
Applicable Income Taxes.....	588,421	978,749
Extraordinary Items & Other Adjustments (Net of Taxes).....	0	0
<b>NET INCOME.....</b>	<b>\$ 1,113,446</b>	<b>\$ 1,633,664</b>

# Credit Unions

**State Chartered Credit Unions**  
**June 30, 2014**

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Alpine 801-255-0256	PO Box 217, 1510 N State St. Orem, UT 84059-0217	1955	Paul Atkinson
Bailey, Inc. Employees 801-955-9326	5392 Peggy Lane West Valley City, UT 84120	1963	Joyce A. McDonald
Beckstrand & Associates Employess 801-944-7722	6330 S 3000 E #250 Salt Lake City, UT 84121-6921	1983	Mariam Bahashti
Deseret News Employees 801-972-1116	PO Box 26042, 1377 S Redwood Rd. Salt Lake City, UT 84126-0092	1946	Janette Mack
Education First 801-392-4877	1250 Country Hill Dr. Ogden, UT 84403	1932	Kent M. Greenfield
Employees First 435-752-8175	885 N 600 W Logan, UT 84321-3424	1978	Kenneth R. McDaniel
Firefighters 801-487-3219	124 W 1400 S Salt Lake City, UT 84115-5227	1929	Thomas R. Gourdin
Freedom 801-375-2120	815 N Freedom Blvd. Provo, UT 84604	1956	Ken Payne
Grand County 435-259-6124	PO Box 1047, 725 N Main Moab, UT 84532-1047	1957	Samuel Crane
Health Care 801-322-2252	769 E S Temple Salt Lake City, UT 84102	1950	Scot L. Baumgartner
Hercules 801-968-9011	PO Box 26977, 3141 W 4700 S Salt Lake City, UT 84126-0977	1973	Brett Blackburn
Hi Land 801-261-8909	965 E Woodoak Lane Murray, UT 84117	1957	Blair B. Asay
HollyFrontier Employees 801-298-1024	PO Box 666, 876 W Heritage Point West Bountiful, UT 84011	1940	Megan Nattress
Kings Peak 435-722-3795	180 N 300 E Roosevelt, UT 84066-2005	1960	Paul Nielsen
Meadow Gold Employees 801-908-7113	3691 W 1987 S Salt Lake City, UT 84104	1936	Lynn Nelson
Member's First 435-723-5231	PO Box 657, 120 E 1000 S Brigham City, UT 84302-0657	1958	Brad V. Barber

**State Chartered Credit Unions**  
**June 30, 2014**

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Millard County 435-743-6545	PO Box 230, 44 S 100 W Fillmore, UT 84631	1956	Steve Shiner
National J.A.C.L. 801-425-5225	PO Box 526178, 3776 S Highland Dr Salt Lake City, UT 84110	1943	Dean Hirabayashi
Nebo 801-491-3691	730 E 300 S Springville, UT 84663	1956	Dale J. Phelps
P & S 801-973-0575	2250 S Redwood Road Salt Lake City, UT 84119	1980	Stewart Mouritsen
Pacific Horizon 801-489-3605	PO Box 166, 96 E Center Springville, UT 84663-0166	1954	Steve A. Clayson
Presto Lewiston Employees 435-258-2431	1110 E 200 S Lewiston, UT 84320	1977	Gaylene Stone
Provo Police & Fire Department 801-377-5634	PO Box 1402, 250 W Center, Ste 114 Provo, UT 84601	1949	Sheldon B. Lindsay
Provo Postal 801-374-5856	PO Box 1545, 345 W 100 S Provo, UT 84603-1545	1961	Scott Johnson
S E A 435-201-2085	PO Box 355, 38 W 100 S Richfield, UT 84701-0355	1957	William Jolley
San Juan 435-678-2124	200 W 800 S Blanding, UT 84511-0199	1963	Sherrie Patterson
South Sanpete 435-835-2261	39 S Main Manti, UT 84642	1956	Jake Hill
Sunnyside 435-888-4433	PO Box 519, W Market St. Sunnyside, UT 84539	1948	Linda Drury
Tanner Employees 801-483-8396	1865 S Main, Suite 2 Salt Lake City, UT 84115-2385	1957	Kevin Louder
TransWest 801-487-1692	PO Box 65218, 39 W 2100 S Salt Lake City, UT 84165-0218	1966	Marc E. Mikkelson
Tri County 435-676-2754	PO Box 153, 25 W 400 S Panguitch, UT 84759	1972	Nick Reynolds
UCB 801-220-0800	250 N 1950 W, Suite B Salt Lake City, UT 84116-7902	1975	Teresa Wilko



**State Chartered Credit Unions**  
June 30, 2014

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Uintah 435-789-8353	PO Box 805, 789 W Main #100 Vernal, UT 84078-0805	1955	Dan E. Olsen
Utah Heritage 435-436-8288	PO Box 50, 84 W Main Moroni, UT 84646	1969	Don Watson
Utah Power 801-708-8900	957 E 6600 S Murray, UT 84121	1935	Dennis Hymas
Utah Prison Employees 801-576-7490	PO Box 250, 14425 Bitter Brush Lane Draper, UT 84020-0250	1954	Kristine Argyle
Valtek 801-489-2430	PO Box 2200 1350 N Mountain Springs Parkway Springville, UT 84663-0903	1974	Adrian Ford

**Federal Chartered Credit Unions**  
**June 30, 2014**

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
America First 801-627-0900	PO Box 9199, 4774 S 1300 W #3 Riverdale, UT 84409-0199	1939	John Lund
American United Family of Credit Unions 801-559-9600	PO Box 1030, 2687 W 7800 S West Jordan, UT 84084	1952	Phillip T. Patten
Associated Federal Employees 801-364-5718	PO Box 11565, 125 S State Street Salt Lake City, UT 84147-0565	1954	Spring Jensen
Box Elder County 435-723-3437	PO Box 624, 1023 S Medical Dr. Brigham City, UT 84302	1954	Scott Webre
C U P 801-374-1170	PO Box 50526, 302 E 1860 S Provo, UT 84605-0526	1960	Ann Brinkerhoff
Cyprus 801-260-7600	PO Box 9002, 3505 S 8400 W West Jordan, UT 84084	1935	Todd E. Adamson
Deseret First 801-456-7000	PO Box 45046, 2480 S 3850 W Ste C Salt Lake City, UT 84145	1955	Shane London
DesertView 435-687-2472	PO Box 580, 196 N Main Huntington, UT 84528	1960	Michael H. Nelson
Devils Slide 801-829-6900	PO Box 588, 243 E 125 N Morgan, UT 84050	1964	Jill J. Carrigan
Dugway 435-831-4572	Bldg 5326 Valdez Circle Dugway, UT 84022	1959	Lisa Stewart
Eastern Utah Community 435-637-2443	PO Box 719, 675 E 100 N Price, UT 84501-0719	1968	Michael S. Milovich
Gibbons & Reed Employees 801-322-4010	PO Box 30429 1000 Warm Springs Road Salt Lake City, UT 84130	1962	L. William Christopherson
Goldenwest 801-337-8300	PO Box 1111, 5025 S Adams Ogden, UT 84402	1936	Kerry Wahlen
Granite 801-288-3000	3675 S 900 E Salt Lake City, UT 84106-1964	1986	Lynn R. Kuhne
Granite Furniture Employees 801-485-1052	1475 W 9000 S West Jordan, UT 84088	1960	Ralph Jenkins
Grantsville 435-884-3804	PO Box 245, 50 Commercial Ave. Grantsville, UT 84029	1959	Melanie Allred

**Federal Chartered Credit Unions**  
**June 30, 2014**

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Horizon Utah 801-451-5064	PO Box 687, 225 S 200 W Farmington, UT 84025-0687	1956	Randy S. Gailey
Jordan 801-566-4195	PO Box 1888, 9260 S 300 E Sandy, UT 84091-1888	1950	James Hofeling
Logan Cache Rich 435-563-6882	20 W Center Smithfield, UT 84335-1950	1963	Ann J. Godfrey
Logan Medical 435-716-5392	1400 N 500 E Logan, UT 84341	1961	Dale D. Howe
LU 354 I B E W 801-975-9693	3405 W 1987 S Salt Lake City, UT 84104-4942	1954	Linda J. Perschon
Midvalley 801-265-2111	5284 Commerce Dr., Suite C-164 Murray, UT 84107	1950	Linda F. Buell
Moon Lake Electric Employees 435-722-5442	PO Box 278, 188 W 200 N Roosevelt, UT 84066	1963	Karen Secrest
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	521 E Main St. #81 Mount Pleasant, UT 84647	1959	Heather Hafen
Orem City Employees 801-229-7168	56 N State Street Orem, UT 84057	1960	Thomas J. Phelps
Teamsters Local #222 801-972-8122	PO Box 30749, 2641 S 3270 W West Valley City, UT 84119	1964	Alisa Morrill
University First 801-481-8800	PO Box 58025 3450 S Highland Dr., Suite 201 Salt Lake City, UT 84158	1956	Jack Buttars
Utah 801-328-1521	564 E 300 S Salt Lake City, UT 84102-4021	1951	Doug C. Huntsman
Utah Community 801-223-8188	188 W River Park Dr. Provo, UT 84604	1955	Jeffrey Sermon
Utah First 801-320-2600	PO Box 2197, 200 E South Temple Salt Lake City, UT 84111	1935	Darin B. Moody
Valley Wide 435-789-6918	PO Box 461, 1438 W 500 N Vernal, UT 84078	1961	Monica Marchant

**Federal Chartered Credit Unions**  
June 30, 2014

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Varian Salt Lake Employees 801-973-5052	1678 S Pioneer Road Salt Lake City, UT 84104-4205	1967	Tammy Phillips
Wasatch Peaks 801-627-8700	PO Box 68, 2780 Adams Ave. Ogden, UT 84402-0068	2006	Blake Burrel
Weber State 801-399-9728	4140 Harrison Blvd. Ogden, UT 84408-4140	1957	Vickie Van Der Have

**Out-of-State Credit Unions with Branches in Utah**  
**June 30, 2014**

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Chartway Federal <sup>(1)</sup> 757-552-1000	160 Newtown Road Virginia Beach, VA 23462	1959	Ronald L. Burniske
Delta Community 404-715-7626	1025 Virginia Ave. Atlanta, GA 30354	1940	Rick Foley
Operating Engineers Local Union #3 Federal 925-454-4000	250 North Canyons Parkway Livermore, CA 94551	1986	Leon Lanfri
Security Service 210-476-4000	16211 La Cantera Parkway San Antonio, TX 78256	1956	David E. Reynolds

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

## Branches of State Chartered Credit Unions

## Thirty-Six Branches of Thirty-Seven Credit Unions

June 30, 2014

Name of Credit Union Branch	City	County
Alpine Credit Union .....	Orem.....	Utah
Highland .....	Highland.....	Utah
American Fork .....	American Fork .....	Utah
Lehi.....	Lehi .....	Utah
South Orem .....	Orem.....	Utah
Bailey, Inc. Employees Credit Union .....	Salt Lake City.....	Salt Lake
Beckstrand & Associates Employees Credit Union ....	Salt Lake City.....	Salt Lake
Deseret News Employees Credit Union .....	Salt Lake City.....	Salt Lake
Education First Credit Union .....	Ogden .....	Weber
Ogden High .....	Ogden .....	Weber
Ben Lomond .....	Ogden .....	Weber
Employees First Credit Union .....	Logan.....	Cache
Amalga .....	Amalga.....	Cache
Firefighter's Credit Union .....	Salt Lake City.....	Salt Lake
Shared Branch* .....	.....	.....
Freedom Credit Union.....	Provo .....	Utah
Grand County Credit Union.....	Moab.....	Grand
Health Care Credit Union .....	Salt Lake City.....	Salt Lake
Alta View Hospital.....	Sandy.....	Salt Lake
IHC Hospital .....	Murray.....	Salt Lake
Lake Park .....	West Valley City.....	Salt Lake
LDS Hospital.....	Salt Lake City.....	Salt Lake
Riverton Hospital .....	Riverton .....	Salt Lake
Select Health .....	Murray.....	Salt Lake
Shared Branch* .....	.....	.....
Hercules Credit Union .....	Salt Lake City.....	Salt Lake
Shared Branch* .....	Holladay.....	Salt Lake
Hi-Land Credit Union.....	Murray.....	Salt Lake
HollyFrontier Employees Credit Union .....	West Bountiful .....	Davis
Kings Peak Credit Union .....	Roosevelt.....	Duchesne
Meadow Gold Employees Credit Union .....	Salt Lake City.....	Salt Lake
Shared Branch* .....	.....	.....
Member's First Credit Union .....	Brigham City .....	Box Elder
Brigham City .....	Brigham City .....	Box Elder
East Tremonton.....	Tremonton .....	Box Elder

\* See shared branch network listing on pages 54 thru 58.

## Branches of State Chartered Credit Unions

## Thirty-Six Branches of Thrity-Seven Credit Unions

June 30, 2014

Name of Credit Union Branch	City	County
Member's First Credit Union <i>(Continued)</i>		
Promontory (Plant) .....	Promontory .....	Box Elder
Shared Branch* .....	.....	.....
West Tremonton.....	Tremonton .....	Box Elder
Millard County Credit Union .....	Fillmore .....	Millard
Delta .....	Delta .....	Millard
National J.A.C.L. Credit Union .....	Salt Lake City.....	Salt Lake
Shared Branch* .....	.....	.....
Nebo Credit Union.....	Spanish Fork.....	Utah
Payson.....	Payson .....	Utah
Spanish Fork East .....	Spanish Fork.....	Utah
Springville .....	Springville .....	Utah
P & S Credit Union .....	Salt Lake City.....	Salt Lake
Shared Branch* .....	.....	.....
Pacific Horizon Credit Union .....	Springville .....	Utah
Payson.....	Payson .....	Utah
Spanish Fork .....	Spanish Fork.....	Utah
Presto Lewiston Employees Credit Union.....	Lewiston.....	Cache
Provo Police & Fire Department Credit Union .....	Provo .....	Utah
Provo Postal Credit Union.....	Provo .....	Utah
S E A Credit Union .....	Richfield .....	Sevier
San Juan Credit Union .....	Blanding.....	San Juan
Monticello .....	Monticello.....	San Juan
South Sanpete Credit Union .....	Manti .....	Sanpete
Sunnyside Credit Union .....	Sunnyside .....	Carbon
Tanner Employees Credit Union .....	Salt Lake City.....	Salt Lake
TransWest Credit Union .....	Salt Lake City.....	Salt Lake
Magna.....	Magna .....	Salt Lake
Sandy.....	Sandy.....	Salt Lake
Shared Branch* .....	.....	.....
Taylorsville.....	Taylorsville .....	Salt Lake
Tri County Credit Union.....	Panquitch .....	Garfield
UCB Credit Union.....	Salt Lake City.....	Salt Lake
Uintah Credit Union.....	Vernal .....	Uintah

\* See shared branch network listing on pages 54 thru 58.

## Branches of State Chartered Credit Unions

## Thirty-Six Branches of Thrity-Seven Credit Unions

June 30, 2014

<u>Name of Credit Union Branch</u>	<u>City</u>	<u>County</u>
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
Vernal .....	Vernal .....	Uintah
Shared Branch* .....	.....	.....
Utah Prison Employees Credit Union.....	Draper.....	Salt Lake
Valtek Credit Union .....	Springville .....	Utah

\* See shared branch network listing on pages 54 thru 58.



## State Chartered Credit Union

## Shared Branch Network Listing

<u>Credit Union Location:</u>	<u>Address:</u>
American United .....	2277 E 7000 S ..... Cottonwood Heights, UT 84121
American United .....	247 W 12300 S ..... Draper, UT 84020
American United .....	4770 S 5600 W ..... Kearns, UT 84118
American United .....	3226 S Main St ..... Salt Lake City, UT 84115
American United .....	500 S Foothill Dr ..... Salt Lake City, UT 84148
American United .....	8621 S 700 E ..... Sandy, UT 84070
American United .....	2687 W 7800 S ..... West Jordan, UT 84088
Chevron.....	100 S 500 W ..... Bountiful, UT 84010
Chevron.....	2351 N 1100 W No 100 ..... Salt Lake City, UT 84116
Cyprus.....	221 W Parrish Lane ..... Centerville, UT 84014
Cyprus.....	5027 W 13400 S ..... Herriman, UT 84096
Cyprus.....	3505 S 8400 W ..... Magna, UT 84044
Cyprus.....	7160 S Union Park Ave ..... Midvale, UT 84047
Cyprus.....	13717 S Redwood Rd..... Riverton, UT 84065
Cyprus.....	1220 E 3990 S Ste 2M..... Salt Lake City, UT 84124
Cyprus.....	140 E 300 S ..... Salt Lake City, UT 84111
Cyprus.....	358 S 700 E Ste 2A ..... Salt Lake City, UT 84102
Cyprus.....	9383 S 700 E ..... Sandy, UT 84070
Cyprus.....	74 W State Rd 73 ..... Saratoga Springs, UT 84043
Cyprus.....	11328 S Jordan Gateway ..... South Jordan, UT 84095
Cyprus.....	3629 W South Jordan Pkwy ..... South Jordan, UT 84095
Cyprus.....	3578 W 4700 S ..... Taylorsville, UT 84118
Cyprus.....	5750 S Redwood Rd..... Taylorsville, UT 84123
Cyprus.....	1381 W 9000 S ..... West Jordan, UT 84088
Cyprus.....	3876 W Centerview Way ..... West Jordan, UT 84084
Cyprus.....	2769 S 5600 W ..... West Valley City, UT 84120
Cyprus.....	3432 W 3500 S ..... West Valley City, UT 84119
Delta Community.....	765 N Terminal Dr ..... Salt Lake City, UT 84122
Deseret First .....	390 S Main St ..... Bountiful, UT 84010
Deseret First .....	1610 Main St..... Logan, UT 84341
Deseret First .....	6060 S Fashion Blvd..... Murray, UT 84107
Deseret First .....	337 N State St ..... Orem, UT 84057
Deseret First .....	143 E Social Hall Ave ..... Salt Lake City, UT 84111
Deseret First .....	9325 Village Shop Dr..... Sandy, UT 84094
Deseret First .....	10588 S Redwood Rd..... South Jordan, UT 84095
Deseret First .....	1137 N Chappel Dr ..... Spanish Fork, UT 84660

## State Chartered Credit Union

## Shared Branch Network Listing (Continued)

<u>Credit Union Location:</u>	<u>Address:</u>
Deseret First .....	616 S River Rd ..... St George, UT 84790
Deseret First .....	4645 S 2700 W ..... Taylorsville, UT 84129
Firefighters .....	124 W 1400 S, Suite 101..... Salt Lake City, UT 84115
Goldenwest .....	2085 S Orchard Dr .....Bountiful, UT 84010
Goldenwest .....	84 W Parrish Ln.....Centerville, UT 84014
Goldenwest .....	410 E 1700 S ..... Clearfield, UT 84015
Goldenwest .....	1594 N 2000 W..... Clinton, UT 84015
Goldenwest .....	1765 W 2700 N.....Farr West, UT 84404
Goldenwest .....	5573 W 13400 S.....Herriman, UT 84065
Goldenwest .....	131 W 200 N.....Kaysville, UT 84037
Goldenwest .....	1268 N Hill Field Rd.....Layton, UT 84041
Goldenwest .....	760 E Main St ..... Lehi, UT 84043
Goldenwest .....	209 N State St ..... Morgan, UT 84050
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 .....	2250 N University Pkwy ..... Provo, UT 84604
Goldenwest .....	5627 S 2050 W ..... Roy, UT 84067
Goldenwest .....	5025 S Adams Ave..... South Ogden, UT 84403
Goldenwest .....	7850 S 1300 E .....Sandy, UT 84070
Goldenwest .....	3664 W 10400 S..... South Jordan, UT 84095
Goldenwest .....	1805 W Sunset Blvd ..... St George, UT 84770
Grand County.....	725 N Main St.....Moab, UT 84532
Mountain America .....	153 S Main..... Altamont, UT 84001
Mountain America .....	893 W State Rd ..... American Fork, UT 84003
Mountain America .....	1701 W Royal Hunt Dr.....Cedar City, UT 84720
Mountain America .....	410 N Main St.....Cedar City, UT 84720
Mountain America .....	298 N Market Place Dr .....Centerville, UT 84014
Mountain America .....	1727 W 1800 N..... Clinton, UT 84015
Mountain America .....	117 E State Hwy .....Copperton, UT 84006
Mountain America .....	6440 S 3000 E ..... Cottonwood, UT 84121
Mountain America .....	12221 S State St.....Draper, UT 84020
Mountain America .....	620 N Main St..... Ephraim, UT 84627
Mountain America .....	580 W 100 S Ste D.....Heber, UT 84032
Mountain America .....	13389 S 5600 W .....Herriman, UT 84065

## State Chartered Credit Union

## Shared Branch Network Listing (Continued)

<u>Credit Union Location:</u>	<u>Address:</u>
Mountain America .....	1298 E Murray Holladay Rd.....Holladay, UT 84117
Mountain America .....	4900 S Highland Dr .....Holladay, UT 84117
Mountain America .....	1155 W State St .....Hurricane, UT 84737
Mountain America .....	190 W Center St..... Kanab, UT 84741
Mountain America .....	5471 S 4015 W ..... Kearns, UT 84118
Mountain America .....	955 W Antelope Dr ..... Layton, UT 84041
Mountain America .....	1704 E State Rte 92 ..... Lehi, UT 84043
Mountain America .....	1425 N 200 E ..... Logan, UT 84341
Mountain America .....	7325 S Union Park Ave ..... Midvale, UT 84047
Mountain America .....	1047 S Main St .....Moab, UT 84532
Mountain America .....	5899 S State ..... Murray, UT 84107
Mountain America .....	321 E 2nd St .....Ogden, UT 84404
Mountain America .....	1219 S 800 E ..... Orem, UT 84097
Mountain America .....	1340 N State St ..... Orem, UT 84057
Mountain America .....	1672 W Newpark Blvd ..... Park City, UT 84098
Mountain America .....	818 S State Hwy 198 .....Payson, UT 84651
Mountain America .....	494 E Main St ..... Price, UT 84501
Mountain America .....	88 N 500 W..... Provo, UT 84601
Mountain America .....	665 N Main St ..... Richfield, UT 84701
Mountain America .....	1962 W 12600 S..... Riverton, UT 84065
Mountain America .....	823 E 200 N.....Roosevelt, UT 84066
Mountain America .....	1225 S Redwood Rd..... Salt Lake City, UT 84104
Mountain America .....	1715 W 700 N..... Salt Lake City, UT 84116
Mountain America .....	2001 S State #S3023..... Salt Lake City, UT 84115
Mountain America .....	2060 E 2100 S ..... Salt Lake City, UT 84109
Mountain America .....	2174 E 3300 S ..... Salt Lake City, UT 84109
Mountain America .....	325 S State St..... Salt Lake City, UT 84111
Mountain America .....	4600 S Redwood Rd..... Salt Lake City, UT 84123
Mountain America .....	735 S State St..... Salt Lake City, UT 84111
Mountain America .....	1284 E 10600 S .....Sandy, UT 84094
Mountain America .....	858 E 9400 S .....Sandy, UT 84094
Mountain America .....	25 E Crossroads Blvd ..... Saratoga Springs, UT 84045
Mountain America .....	3451 W South Jordan Pkwy ..... South Jordan, UT 84095
Mountain America .....	753 W South Jordan Pkwy ..... South Jordan, UT 84095
Mountain America .....	455 E 40th St ..... South Ogden, UT 84403
Mountain America .....	891 N Main St..... Spanish Fork, UT 84660
Mountain America .....	123 S River Rd ..... St George, UT 84790
Mountain America .....	2104 W Sunset Blvd ..... St George, UT 84770
Mountain America .....	883 N 3050 E..... St George, UT 84790
Mountain America .....	6811 N State Hwy 36 ..... Stansbury Park, UT 84074

## State Chartered Credit Union

## Shared Branch Network Listing (Continued)

<u>Credit Union Location:</u>	<u>Address:</u>
Mountain America .....	2627 W 4700 S..... Taylorsville, UT 84129
Mountain America .....	3065 W 5400 S..... Taylorsville, UT 84118
Mountain America .....	1475 N Main St.....Tooele, UT 84074
Mountain America .....	1818 W Hwy 40..... Vernal, UT 84078
Mountain America .....	801 W Hwy 40..... Vernal, UT 84078
Mountain America .....	3782 W 7800 S..... West Jordan, UT 84088
Mountain America .....	6761 S Redwood Rd..... West Jordan, UT 84084
Mountain America .....	9027 S 2200 W..... West Jordan, UT 84084
Mountain America .....	2958 S 5600 W.....West Valley, UT 84128
Mountain America .....	1849 S 500 W.....Woods Cross, UT 84087
Security Service .....	124 N West State Rd..... American Fork, UT 84003
Security Service .....	175 E 200 S..... Orem, UT 84058
Security Service .....	1052 Turf Farm Rd..... 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 .....	2072 S 2200 E..... Salt Lake City, UT 84108
Security Service .....	2655 W 4700 S..... Salt Lake City, UT 84118
Security Service .....	5580 Van Winkle Expy..... Salt Lake City, UT 84117
Security Service .....	10490 S 1300 E.....Sandy, UT 84094
Security Service .....	10404 S Redwood Rd..... South Jordan, UT 84095
Security Service .....	645 S 1750 W..... Springville, UT 84663
Security Service .....	1227 E 100 S..... St George, UT 84790
USU Charter div of Goldenwest.....	1120 S Main St..... Brigham City, UT 84302
USU Charter div of Goldenwest.....	198 S Main.....Logan, UT 84321
USU Charter div of Goldenwest.....	695 E 1000 N.....Logan, UT 84321
USU Charter div of Goldenwest.....	555 W 100 N Ste F.....Providence, UT 84332
USU Charter div of Goldenwest.....	890 S Main.....Smithfield, UT 84335
Utah Federal .....	564 E 300 S..... Salt Lake City, UT 84102
Utah First.....	616 W Main St..... American Fork, UT 84003
Utah First.....	1173 N Shepard Creek Pkwy..... Farmington, UT 84025
Utah First.....	6935 S 900 E..... Midvale, UT 84047
Utah First.....	310 N 100 W..... Provo, UT 84601
Utah First.....	1760 W 2100 S..... Salt Lake City, UT 84127
Utah First.....	222 E South Temple..... Salt Lake City, UT 84111

## State Chartered Credit Union

## Shared Branch Network Listing (Continued)

<u>Credit Union Location:</u>	<u>Address:</u>
Utah First.....	9213 Quarry Bend Dr.....Sandy, UT 84094
Utah First.....	1520 S 500 W.....Woods Cross, UT 84087
Wasatch Peaks.....	1 Browning Pl.....Mountain Green, UT 84050
Wasatch Peaks.....	2780 Adams Ave.....Ogden, UT 84403
Wasatch Peaks.....	3012 S 1900 W.....Ogden, UT 84401
Wasatch Peaks.....	4401 Harrison Blvd.....Ogden, UT 84404
Wasatch Peaks.....	4723 Harrison Blvd.....Ogden, UT 84403
Wasatch Peaks.....	5257 Adams Ave Pkwy.....Ogden, UT 84405
Wasatch Peaks.....	975 Washington Blvd.....Ogden, UT 84404
Wasatch Peaks.....	1588 W 2700 N.....Pleasant View, UT 84414
Wasatch Peaks.....	1935 W 4800 S.....Roy, UT 84067
Wasatch Peaks.....	4815 S 3500 W.....Roy, UT 84067
Weber State.....	2106 University Circle.....Ogden, UT 84408
Weber State.....	2388 N Washington Blvd.....Ogden, UT 84414
Weber State.....	4140 Harrison Blvd.....Ogden, UT 84408
Weber State.....	5997 S 3500 W.....Roy, UT 84067
Western.....	1129 N 3950 W.....Salt Lake City, UT 84116

## Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2013</u>	<u>June 30, 2014</u>
State Credit Unions .....	41	37
Branches .....	45	36

**Branches Closed Prior to June 30, 2013:**

Health Care Credit Union, Cottonwood  
 Health Care Credit Union, Primary Hospital  
 Nebo Credit Union, Spanish Fork North  
 TransWest Credit Union, Cottonwood  
 Valtek Credit Union, Provo Plant

<u>Branches Closed Due to Merger:</u>	<u>Number of Branches</u>	<u>Date</u>
Chevron West Credit Union .....	3	11-01-13
Premier Services Credit Union.....	1	05-31-14

<u>Name Change:</u>	<u>To:</u>	<u>Date</u>
Phillips Wasatch Credit Union.....	HollyFrontier Employees Credit Union .....	02-28-14

<u>Branch Office Relocations Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Utah Power Credit Union, 646 E Main St, Vernal .....	01-21-14	02-03-14

<u>Mergers:</u>	<u>Merged Into:</u>	<u>Date</u>
Chevron West Credit Union .....	Chevron Federal Credit Union.....	11-01-13
Logan City Employees Credit Union .....	Logan Cache Rich Federal Credit Union.....	05-31-14
Newspaper Employees Credit Union .....	American United Family of Credit Unions, FCU...	10-01-13
Premier Services Credit Union.....	Cyprus Federal Credit Union.....	05-31-14

## State Chartered Credit Unions

June 30, 2014

37 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Alpine	Bailey Inc. Employees	Beckstrand & Associates Employees	Deseret News Employees	Education First	Employees 1st
<b>ASSETS</b>							
Cash & Cash Equivalents.....	74,947	9,725	192	200	509	1,643	612
Loans:							
Unsecured.....	53,079	6,603	126	0	81	2,148	128
Auto.....	360,035	52,771	605	1	464	9,405	258
Real Estate.....	348,075	25,271	0	0	53	9,973	0
Leases Receivable.....	14	0	0	14	0	0	0
All Other Members.....	74,622	3,198	26	34	38	768	48
Total Loans.....	835,825	87,843	757	49	636	22,294	434
LESS: Allowance for Loan Losses.....	6,618	295	7	0	5	126	16
Loans Held for Sale.....	1,153	0	0	0	0	0	0
Total Investments.....	544,558	64,491	6	14	436	2,675	836
Land and Building (Net).....	26,650	3,137	0	0	0	319	0
Foreclosed and Repossessed Assets.....	1,345	128	0	0	0	0	0
Other Fixed Assets.....	3,980	482	0	0	0	81	2
Other Assets.....	23,888	2,002	9	2	17	348	17
<b>TOTAL ASSETS.....</b>	<b>1,505,728</b>	<b>167,513</b>	<b>957</b>	<b>265</b>	<b>1,593</b>	<b>27,234</b>	<b>1,885</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	131,465	21,464	0	0	0	4,534	0
Regular Shares.....	701,721	58,027	394	90	585	8,550	1,157
Money Market Shares.....	142,376	24,801	0	1	0	729	0
Certificates of Deposits.....	228,145	41,965	474	0	635	9,281	86
IRA / KEOGH & Retirement Accounts.....	92,891	1,541	0	0	56	962	76
All Other.....	25,963	0	0	0	34	676	95
Total Shares and Deposits.....	1,322,561	147,798	868	91	1,310	24,732	1,414
Borrowings.....	110	0	0	0	0	0	0
Dividends and Interest Payable.....	1,436	176	4	0	2	0	0
Accounts Payable and Other Liabilities.....	7,270	2,277	2	23	0	94	3
Regular Reserve.....	56,768	5,567	46	5	201	744	103
Other Reserves.....	(1,275)	(1,070)	0	0	0	0	0
Undivided Earnings.....	118,858	12,765	37	146	80	1,664	365
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>1,505,728</b>	<b>167,513</b>	<b>957</b>	<b>265</b>	<b>1,593</b>	<b>27,234</b>	<b>1,885</b>

**State Chartered Credit Unions**  
**June 30, 2014**

<b>37 Reporting Figures in Thousands of Dollars</b>	<b>Fire- Fighters</b>	<b>Freedom</b>	<b>Grand County</b>	<b>Health Care</b>	<b>Hercules</b>	<b>Hi-Land</b>	<b>Holly Frontier Employees</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	1,407	2,081	1,635	2,020	4,745	2,853	553
Loans:							
Unsecured.....	1,829	1,545	321	2,340	1,670	710	268
Auto.....	11,691	9,856	11,226	4,929	8,929	5,831	4,552
Real Estate.....	6,737	6,567	0	14,596	5,765	15,007	626
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,540	928	2,963	1,142	89	323	0
Total Loans.....	22,797	18,896	14,510	23,007	16,453	21,871	5,446
LESS: Allowance for Loan Losses.....	108	84	169	76	125	251	17
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	7,549	4,630	1,094	45,742	36,482	16,947	225
Land and Building (Net).....	713	414	929	434	498	272	0
Foreclosed and Repossessed Assets.....	11	3	65	0	60	0	0
Other Fixed Assets.....	103	50	52	42	236	9	6
Other Assets.....	488	491	261	1,140	685	571	53
<b>TOTAL ASSETS.....</b>	<b>32,960</b>	<b>26,481</b>	<b>18,377</b>	<b>72,309</b>	<b>59,034</b>	<b>42,272</b>	<b>6,266</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	4,711	2,796	1,659	10,031	5,664	1,242	0
Regular Shares.....	10,277	10,389	10,270	22,212	15,924	23,646	2,282
Money Market Shares.....	2,290	718	0	18,605	13,266	0	0
Certificates of Deposits.....	6,510	5,304	2,410	6,421	10,428	3,743	2,393
IRA / KEOGH & Retirement Accounts.....	2,861	2,494	952	3,209	8,084	4,196	572
All Other.....	2,098	1,887	994	2,089	0	2,193	0
Total Shares and Deposits.....	28,747	23,588	16,285	62,567	53,366	35,020	5,247
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	17	12	0	1	32	4	2
Accounts Payable and Other Liabilities.....	77	245	96	149	59	24	23
Regular Reserve.....	1,359	920	773	1,473	2,663	3,261	271
Other Reserves.....	0	(150)	0	201	(927)	0	0
Undivided Earnings.....	2,760	1,866	1,223	7,918	3,841	3,963	723
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>32,960</b>	<b>26,481</b>	<b>18,377</b>	<b>72,309</b>	<b>59,034</b>	<b>42,272</b>	<b>6,266</b>



**State Chartered Credit Unions**  
**June 30, 2014**

<b>37 Reporting Figures in Thousands of Dollars</b>	<b>Kings Peak</b>	<b>Meadow Gold Employees</b>	<b>Member's First</b>	<b>Millard County</b>	<b>National J.A.C.L.</b>	<b>Nebo</b>	<b>P &amp; S</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	3,197	293	4,619	4,937	1,005	5,958	1,594
Loans:							
Unsecured.....	337	257	7,777	729	1,420	2,195	781
Auto.....	5,190	1,826	40,485	8,406	1,801	30,104	4,695
Real Estate.....	1,357	0	8,131	4,300	6,869	11,309	1,673
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,185	601	8,346	3,625	469	5,237	1,497
Total Loans.....	9,069	2,684	64,739	17,060	10,559	48,845	8,646
LESS: Allowance for Loan Losses.....	90	14	282	44	160	369	67
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	2,059	1,920	21,212	5,790	18,619	11,759	4,342
Land and Building (Net).....	768	0	3,990	159	1,285	1,772	0
Foreclosed and Repossessed Assets.....	0	0	41	36	0	600	0
Other Fixed Assets.....	27	2	276	74	15	150	31
Other Assets.....	172	51	3,788	356	384	824	243
<b>TOTAL ASSETS.....</b>	<b>15,202</b>	<b>4,936</b>	<b>98,383</b>	<b>28,368</b>	<b>31,707</b>	<b>69,539</b>	<b>14,789</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	653	264	8,186	7,253	3,685	6,392	2,239
Regular Shares.....	2,999	1,413	19,230	16,792	9,723	26,724	8,129
Money Market Shares.....	9,564	0	35,667	0	5,534	0	0
Certificates of Deposits.....	619	1,554	14,857	506	6,601	18,079	1,249
IRA / KEOGH & Retirement Accounts.....	0	616	5,543	554	2,376	3,609	1,549
All Other.....	72	0	4,320	0	0	3,303	200
Total Shares and Deposits.....	13,907	3,847	87,803	25,105	27,919	58,107	13,366
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	28	0	5	0	5	38	1
Accounts Payable and Other Liabilities.....	19	12	446	68	192	452	45
Regular Reserve.....	450	415	5,099	1,056	1,100	3,434	924
Other Reserves.....	0	0	0	(190)	0	(129)	130
Undivided Earnings.....	798	662	5,030	2,329	2,491	7,637	323
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>15,202</b>	<b>4,936</b>	<b>98,383</b>	<b>28,368</b>	<b>31,707</b>	<b>69,539</b>	<b>14,789</b>

**State Chartered Credit Unions**  
**June 30, 2014**

<b>37 Reporting Figures in Thousands of Dollars</b>	<b>Pacific Horizon</b>	<b>Presto Lewiston Employees</b>	<b>Provo Police &amp; Fire Dept.</b>	<b>Provo Postal</b>	<b>S E A</b>	<b>San Juan</b>	<b>South Sanpete</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	3,515	81	881	464	872	4,539	232
Loans:							
Unsecured.....	1,530	4	25	84	255	728	28
Auto.....	20,588	225	1,633	1,719	2,230	8,181	373
Real Estate.....	12,774	24	0	2,928	0	785	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,602	11	151	406	575	1,273	10
Total Loans.....	38,494	264	1,809	5,137	3,060	10,967	411
LESS: Allowance for Loan Losses.....	299	4	64	62	58	628	5
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	1,437	2	89	461	16	102	95
Land and Building (Net).....	1,124	0	0	127	0	0	0
Foreclosed and Repossessed Assets.....	70	0	0	20	0	6	0
Other Fixed Assets.....	353	0	7	20	1	247	1
Other Assets.....	582	9	24	141	27	217	10
<b>TOTAL ASSETS.....</b>	<b>45,276</b>	<b>352</b>	<b>2,746</b>	<b>6,308</b>	<b>3,918</b>	<b>15,450</b>	<b>744</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	4,182	0	0	41	0	1,789	0
Regular Shares.....	13,376	219	2,433	1,836	2,881	4,579	653
Money Market Shares.....	3,222	0	0	0	0	0	0
Certificates of Deposits.....	14,506	47	0	2,425	0	4,154	0
IRA / KEOGH & Retirement Accounts.....	5,458	0	0	335	0	1,666	0
All Other.....	0	0	0	1,116	0	2,175	0
Total Shares and Deposits.....	40,744	266	2,433	5,753	2,881	14,363	653
Borrowings.....	0	0	0	110	0	0	0
Dividends and Interest Payable.....	54	0	0	0	0	0	0
Accounts Payable and Other Liabilities.....	207	0	1	0	1	47	1
Regular Reserve.....	1,867	26	118	338	153	801	42
Other Reserves.....	(42)	0	7	0	0	0	0
Undivided Earnings.....	2,446	60	187	107	883	239	48
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>45,276</b>	<b>352</b>	<b>2,746</b>	<b>6,308</b>	<b>3,918</b>	<b>15,450</b>	<b>744</b>

**State Chartered Credit Unions**  
**June 30, 2014**

<b>37 Reporting Figures in Thousands of Dollars</b>	<b>Sunnyside</b>	<b>Tanner Employees</b>	<b>Trans West</b>	<b>Tri County</b>	<b>UCB</b>	<b>Uintah</b>	<b>Utah Heritage</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	449	924	1,773	71	468	1,140	5,000
Loans:							
Unsecured.....	80	281	5,457	32	151	175	2,430
Auto.....	872	2,526	17,619	53	311	1,288	11,891
Real Estate.....	446	0	64,980	0	0	0	20,631
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	513	548	3,557	1	0	298	6,293
Total Loans.....	1,911	3,355	91,613	86	462	1,761	41,245
LESS: Allowance for Loan Losses.....	22	19	1,890	3	24	15	285
Loans Held for Sale.....	0	0	1,153	0	0	0	0
Total Investments.....	800	1,368	17,876	1	473	542	2,868
Land and Building (Net).....	16	0	3,219	0	0	0	467
Foreclosed and Repossessed Assets.....	58	0	191	0	0	0	56
Other Fixed Assets.....	21	0	292	0	0	7	204
Other Assets.....	75	64	1,929	1	12	33	1,176
<b>TOTAL ASSETS.....</b>	<b><u>3,308</u></b>	<b><u>5,692</u></b>	<b><u>116,156</u></b>	<b><u>156</u></b>	<b><u>1,391</u></b>	<b><u>3,468</u></b>	<b><u>50,731</u></b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	172	303	13,562	0	0	0	5,964
Regular Shares.....	1,820	2,542	25,657	107	253	2,975	12,849
Money Market Shares.....	0	1,685	25,271	0	0	0	1,024
Certificates of Deposits.....	612	179	34,743	0	0	0	20,506
IRA / KEOGH & Retirement Accounts.....	173	0	7,180	0	0	0	3,027
All Other.....	0	330	1,362	0	867	0	2,150
Total Shares and Deposits.....	2,777	5,039	107,775	107	1,120	2,975	45,520
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	0	0	0	0	13
Accounts Payable and Other Liabilities.....	12	10	895	5	7	3	486
Regular Reserve.....	295	339	4,481	23	34	146	1,996
Other Reserves.....	0	0	212	19	201	0	0
Undivided Earnings.....	224	304	2,793	2	29	344	2,716
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>3,308</u></b>	<b><u>5,692</u></b>	<b><u>116,156</u></b>	<b><u>156</u></b>	<b><u>1,391</u></b>	<b><u>3,468</u></b>	<b><u>50,731</u></b>

**State Chartered Credit Unions**  
**June 30, 2014**

<b>37 Reporting Figures in Thousands of Dollars</b>	<b>Utah Power</b>	<b>Utah Prison Employees</b>	<b>Valtek</b>
<b>ASSETS</b>			
Cash & Cash Equivalents.....	3,576	1,014	169
Loans:			
Unsecured.....	10,207	346	0
Auto.....	75,012	1,884	601
Real Estate.....	127,275	0	0
Leases Receivable.....	0	0	0
All Other Members.....	22,536	742	51
Total Loans.....	235,030	2,972	652
LESS: Allowance for Loan Losses.....	908	13	11
Loans Held for Sale.....	0	0	0
Total Investments.....	271,563	25	11
Land and Building (Net).....	7,006	0	0
Foreclosed and Repossessed Assets.....	0	0	0
Other Fixed Assets.....	1,186	3	0
Other Assets.....	7,644	42	3
<b>TOTAL ASSETS.....</b>	<b><u>525,097</u></b>	<b><u>4,043</u></b>	<b><u>824</u></b>
<b>LIABILITIES AND EQUITY</b>			
Shares & Deposits:			
Share Drafts.....	24,679	0	0
Regular Shares.....	378,202	1,774	749
Money Market Shares.....	0	0	0
Certificates of Deposits.....	16,288	1,570	0
IRA / KEOGH & Retirement Accounts.....	35,551	255	0
All Other.....	0	0	0
Total Shares and Deposits.....	454,720	3,599	749
Borrowings.....	0	0	0
Dividends and Interest Payable.....	1,043	0	0
Accounts Payable and Other Liabilities.....	1,278	10	0
Regular Reserve.....	15,874	329	45
Other Reserves.....	463	0	0
Undivided Earnings.....	51,719	105	30
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>525,097</u></b>	<b><u>4,043</u></b>	<b><u>824</u></b>

**Federal Chartered Credit Unions**  
**June 30, 2014**

<b>36 Reporting Figures in Thousands Dollars</b>	<b>Total Federal Credit Unions</b>	<b>America First</b>	<b>American United Family</b>	<b>Associated Federal Employees</b>	<b>Box Elder County</b>	<b>C U P</b>	<b>Cyprus</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	1,375,975	662,911	5,108	1,023	3,242	533	42,702
Loans:							
Unsecured.....	1,147,784	616,974	20,571	1,235	3,151	319	36,115
Auto.....	5,010,865	2,081,142	38,079	3,803	36,839	2,184	252,811
Real Estate.....	4,133,922	1,061,472	69,241	6,826	9,766	1,814	149,410
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	831,609	449,897	652	899	6,858	481	45,445
Total Loans.....	11,124,180	4,209,485	128,543	12,763	56,614	4,798	483,781
LESS: Allowance for Loan Losses.....	207,338	129,493	1,286	145	197	14	4,852
Loans Held for Sale.....	48,734	19,649	0	0	0	0	0
Total Investments.....	2,614,555	1,162,726	10,337	17,173	31,496	915	113,689
Land and Building (Net).....	458,895	155,821	4,561	0	3,323	0	20,428
Foreclosed and Repossessed Assets.....	41,034	30,874	315	0	0	0	583
Other Fixed Assets.....	65,280	29,216	430	45	295	0	1,904
Other Assets.....	328,071	110,578	13,950	431	2,008	87	13,682
<b>TOTAL ASSETS.....</b>	<b>15,849,386</b>	<b>6,251,767</b>	<b>161,958</b>	<b>31,290</b>	<b>96,781</b>	<b>6,319</b>	<b>671,917</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	2,136,602	982,286	22,052	1,227	11,032	183	103,459
Regular Shares.....	3,456,286	1,329,031	31,531	13,302	32,717	3,377	177,121
Money Market Shares.....	4,117,777	1,762,686	38,080	5,877	4,652	0	96,123
Certificates of Deposits.....	2,782,825	1,032,447	36,019	5,231	22,799	1,747	143,639
IRA / KEOGH & Retirement Accounts.....	918,212	411,191	11,693	1,698	4,860	8	59,544
All Other.....	652,134	16,114	4,462	0	0	0	20,419
Total Shares and Deposits.....	14,063,836	5,533,755	143,837	27,335	76,060	5,315	600,305
Borrowings.....	9,181	518	1,163	0	0	0	0
Dividends and Interest Payable.....	2,697	1,412	0	0	6	1	0
Accounts Payable and Other Liabilities.....	179,213	96,418	626	198	283	20	4,791
Regular Reserve.....	175,905	0	1,590	2,054	1,201	211	12,894
Other Reserves.....	710,494	569,014	2,166	372	0	0	583
Undivided Earnings.....	708,060	50,650	12,576	1,331	19,231	772	53,344
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>15,849,386</b>	<b>6,251,767</b>	<b>161,958</b>	<b>31,290</b>	<b>96,781</b>	<b>6,319</b>	<b>671,917</b>

**Federal Chartered Credit Unions**  
**June 30, 2014**

<b>36 Reporting Figures in Thousands Dollars</b>	<b>Deseret First</b>	<b>DesertView</b>	<b>Devils Slide</b>	<b>Dugway</b>	<b>Eastern Utah Community</b>	<b>Gibbons &amp; Reed Employees</b>	<b>Goldenwest</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	56,938	6,129	1,903	1,294	1,693	647	31,561
Loans:							
Unsecured.....	21,718	1,211	122	412	3,287	82	31,353
Auto.....	129,021	7,689	4,610	1,463	29,048	1,654	187,005
Real Estate.....	166,971	5,856	0	4	22,835	0	334,348
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	8,232	3,594	2,596	338	11,544	473	47,292
Total Loans.....	325,942	18,350	7,328	2,217	66,714	2,209	599,998
LESS: Allowance for Loan Losses.....	3,948	1,018	88	12	403	41	14,506
Loans Held for Sale.....	858	0	0	0	159	0	8,496
Total Investments.....	68,861	9,233	594	306	28,904	2,749	357,200
Land and Building (Net).....	8,219	225	157	0	2,156	0	30,368
Foreclosed and Repossessed Assets.....	237	0	0	0	78	0	1,196
Other Fixed Assets.....	1,441	126	2	3	446	0	1,637
Other Assets.....	6,602	439	88	38	2,008	57	21,047
<b>TOTAL ASSETS.....</b>	<b><u>465,150</u></b>	<b><u>33,484</u></b>	<b><u>9,984</u></b>	<b><u>3,846</u></b>	<b><u>101,755</u></b>	<b><u>5,621</u></b>	<b><u>1,036,997</u></b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	112,457	4,412	0	573	19,615	0	142,761
Regular Shares.....	124,850	4,893	4,719	1,177	30,521	4,560	287,256
Money Market Shares.....	96,298	12,383	0	0	11,471	0	142,292
Certificates of Deposits.....	76,113	5,910	3,842	921	23,319	0	257,996
IRA / KEOGH & Retirement Accounts.....	22,097	2,266	0	265	6,505	0	63,433
All Other.....	0	0	120	119	0	255	0
Total Shares and Deposits.....	431,815	29,864	8,681	3,055	91,431	4,815	893,738
Borrowings.....	0	0	0	0	0	0	500
Dividends and Interest Payable.....	177	0	0	1	44	0	525
Accounts Payable and Other Liabilities.....	3,623	35	11	18	541	4	10,491
Regular Reserve.....	12,063	551	117	70	2,601	275	15,006
Other Reserves.....	(595)	0	100	5	0	0	115,284
Undivided Earnings.....	18,067	3,034	1,075	697	7,138	527	1,453
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>465,150</u></b>	<b><u>33,484</u></b>	<b><u>9,984</u></b>	<b><u>3,846</u></b>	<b><u>101,755</u></b>	<b><u>5,621</u></b>	<b><u>1,036,997</u></b>

**Federal Chartered Credit Unions**  
**June 30, 2014**

36 Reporting Figures in Thousands Dollars	Granite	Granite Furniture Employees	Grantsville	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical
<b>ASSETS</b>							
Cash & Cash Equivalents.....	15,207	239	880	5,866	32,464	798	246
Loans:							
Unsecured.....	10,614	27	211	6,994	13,376	0	370
Auto.....	92,574	486	1,017	18,816	39,560	6,079	6,091
Real Estate.....	118,242	0	0	31,081	66,552	2,022	4,532
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,892	0	386	3,993	10,003	1,509	1,364
Total Loans.....	227,322	513	1,614	60,884	129,491	9,610	12,357
LESS: Allowance for Loan Losses.....	2,966	11	20	353	592	32	97
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	90,403	7	2,178	46,383	60,459	9,154	5,562
Land and Building (Net).....	6,649	0	12	2,874	3,477	1,120	0
Foreclosed and Repossessed Assets.....	994	0	0	0	157	0	0
Other Fixed Assets.....	909	0	9	721	314	22	20
Other Assets.....	7,299	4	57	1,775	4,399	200	215
<b>TOTAL ASSETS.....</b>	<b><u>345,817</u></b>	<b><u>752</u></b>	<b><u>4,730</u></b>	<b><u>118,150</u></b>	<b><u>230,169</u></b>	<b><u>20,872</u></b>	<b><u>18,303</u></b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	49,639	0	309	16,594	43,743	0	983
Regular Shares.....	75,617	402	2,861	22,030	59,928	17,982	9,509
Money Market Shares.....	126,058	0	0	35,088	52,030	0	0
Certificates of Deposits.....	44,057	0	1,164	23,545	46,504	0	3,595
IRA / KEOGH & Retirement Accounts.....	14,237	32	0	4,730	6,650	0	1,436
All Other.....	312	0	0	2,562	0	157	0
Total Shares and Deposits.....	309,920	434	4,334	104,549	208,855	18,139	15,523
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	88	0	2	46	147	0	3
Accounts Payable and Other Liabilities.....	3,602	0	10	879	1,711	0	45
Regular Reserve.....	12,630	51	176	3,244	4,961	651	293
Other Reserves.....	(837)	93	0	5,600	(959)	2	0
Undivided Earnings.....	20,414	174	208	3,832	15,454	2,080	2,439
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>345,817</u></b>	<b><u>752</u></b>	<b><u>4,730</u></b>	<b><u>118,150</u></b>	<b><u>230,169</u></b>	<b><u>20,872</u></b>	<b><u>18,303</u></b>

**Federal Chartered Credit Unions**  
**June 30, 2014**

<b>36 Reporting Figures in Thousands Dollars</b>	<b>LU 354 I B E W</b>	<b>Midvalley</b>	<b>Moon Lake Electric Employees</b>	<b>Mountain America</b>	<b>Nephi Western Employees</b>	<b>North Sanpete</b>	<b>Orem City Employees</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	638	497	857	238,930	1,746	294	1,244
Loans:							
Unsecured.....	813	134	45	276,961	187	50	101
Auto.....	8,273	475	610	1,437,335	10,296	652	1,025
Real Estate.....	3,518	1,477	0	1,447,370	7,881	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,330	245	125	84,125	5,021	123	287
Total Loans.....	14,934	2,331	780	3,245,791	23,385	825	1,413
LESS: Allowance for Loan Losses.....	82	18	23	29,378	308	12	16
Loans Held for Sale.....	0	0	0	9,459	0	0	0
Total Investments.....	4,326	3,330	215	199,225	4,367	18	1,079
Land and Building (Net).....	0	0	0	150,867	195	0	0
Foreclosed and Repossessed Assets.....	0	0	0	3,322	0	0	0
Other Fixed Assets.....	86	4	0	20,527	20	2	2
Other Assets.....	238	65	18	65,785	316	14	38
<b>TOTAL ASSETS.....</b>	<b><u>20,140</u></b>	<b><u>6,209</u></b>	<b><u>1,847</u></b>	<b><u>3,904,528</u></b>	<b><u>29,721</u></b>	<b><u>1,141</u></b>	<b><u>3,760</u></b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	1,738	108	0	233,552	153	0	0
Regular Shares.....	4,861	2,787	1,548	717,846	20,891	930	1,928
Money Market Shares.....	3,931	0	0	1,026,294	0	0	0
Certificates of Deposits.....	5,119	713	0	731,516	160	0	1,383
IRA / KEOGH & Retirement Accounts.....	1,822	596	0	206,691	0	0	0
All Other.....	0	0	0	584,783	0	0	0
Total Shares and Deposits.....	17,471	4,204	1,548	3,500,682	21,204	930	3,311
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	12	1	0	0	35	0	0
Accounts Payable and Other Liabilities.....	12	2	3	27,197	57	2	4
Regular Reserve.....	639	424	58	63,045	1,655	85	84
Other Reserves.....	0	0	0	575	0	0	0
Undivided Earnings.....	2,006	1,578	238	313,029	6,770	124	361
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>20,140</u></b>	<b><u>6,209</u></b>	<b><u>1,847</u></b>	<b><u>3,904,528</u></b>	<b><u>29,721</u></b>	<b><u>1,141</u></b>	<b><u>3,760</u></b>



**Federal Chartered Credit Unions**  
**June 30, 2014**

<b>36 Reporting Figures in Thousands Dollars</b>	<b>Teamsters Local #222</b>	<b>University First</b>	<b>Utah</b>	<b>Utah Community</b>	<b>Utah First</b>	<b>Valley Wide</b>	<b>Varian SL Employees</b>
<b>ASSETS</b>							
Cash & Cash Equivalents.....	171	27,605	691	193,351	22,058	146	775
Loans:							
Unsecured.....	80	22,332	1,001	43,136	18,604	3	642
Auto.....	875	301,174	3,902	181,566	50,187	261	3,146
Real Estate.....	0	133,394	4,711	226,727	124,686	0	1,071
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	513	53,264	878	34,571	7,370	23	405
Total Loans.....	1,468	510,164	10,492	486,000	200,847	287	5,264
LESS: Allowance for Loan Losses.....	42	4,336	92	9,022	2,694	5	16
Loans Held for Sale.....	0	677	0	9,277	160	0	0
Total Investments.....	935	116,463	5,780	196,636	14,471	2	7,648
Land and Building (Net).....	0	15,924	134	22,044	15,355	0	0
Foreclosed and Repossessed Assets.....	0	728	0	1,686	533	0	0
Other Fixed Assets.....	1	1,318	33	2,547	1,460	3	1
Other Assets.....	35	18,029	346	25,698	3,652	5	222
<b>TOTAL ASSETS.....</b>	<b><u>2,568</u></b>	<b><u>686,572</u></b>	<b><u>17,384</u></b>	<b><u>928,217</u></b>	<b><u>255,842</u></b>	<b><u>438</u></b>	<b><u>13,894</u></b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	184	130,144	1,803	166,257	41,894	0	1,362
Regular Shares.....	1,775	134,884	2,639	187,379	62,474	338	4,140
Money Market Shares.....	0	270,010	4,982	282,833	60,599	0	3,435
Certificates of Deposits.....	391	53,104	3,903	123,252	45,484	0	1,419
IRA / KEOGH & Retirement Accounts.....	0	22,947	1,730	34,966	15,557	0	801
All Other.....	0	0	241	22,140	0	0	193
Total Shares and Deposits.....	2,350	611,089	15,298	816,827	226,008	338	11,350
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	171	3	0	0	0	1
Accounts Payable and Other Liabilities.....	5	4,313	21	18,115	4,878	2	25
Regular Reserve.....	95	10,966	409	8,027	14,966	19	561
Other Reserves.....	0	8,646	0	0	0	0	0
Undivided Earnings.....	118	51,387	1,653	85,248	9,990	79	1,957
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>2,568</u></b>	<b><u>686,572</u></b>	<b><u>17,384</u></b>	<b><u>928,217</u></b>	<b><u>255,842</u></b>	<b><u>438</u></b>	<b><u>13,894</u></b>

**Federal Chartered Credit Unions**  
**June 30, 2014**

<b>36 Reporting Figures in Thousands Dollars</b>	<b>Wasatch Peaks</b>	<b>Weber State</b>
<b>ASSETS</b>		
Cash & Cash Equivalents.....	5,386	10,204
Loans:		
Unsecured.....	10,850	4,703
Auto.....	52,793	18,325
Real Estate.....	89,996	42,119
Leases Receivable.....	0	0
All Other Members.....	35,988	4,893
Total Loans.....	189,627	70,040
LESS: Allowance for Loan Losses.....	1,047	174
Loans Held for Sale.....	0	0
Total Investments.....	30,747	10,982
Land and Building (Net).....	10,870	4,115
Foreclosed and Repossessed Assets.....	131	199
Other Fixed Assets.....	1,306	429
Other Assets.....	25,495	3,153
<b>TOTAL ASSETS.....</b>	<b><u>262,515</u></b>	<b><u>98,948</u></b>
<b>LIABILITIES AND EQUITY</b>		
Shares & Deposits:		
Share Drafts.....	34,676	13,406
Regular Shares.....	61,831	16,643
Money Market Shares.....	49,088	33,567
Certificates of Deposits.....	67,609	19,926
IRA / KEOGH & Retirement Accounts.....	16,437	6,021
All Other.....	258	0
Total Shares and Deposits.....	229,899	89,563
Borrowings.....	7,000	0
Dividends and Interest Payable.....	22	0
Accounts Payable and Other Liabilities.....	785	486
Regular Reserve.....	2,862	1,378
Other Reserves.....	10,145	300
Undivided Earnings.....	11,802	7,221
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>262,515</u></b>	<b><u>98,948</u></b>

**Out-of-State Credit Unions with Branches in Utah**  
**June 30, 2014**

<b>4 Reporting Figures in Thousands Dollars</b>	<b>Total OOS Credit Unions</b>	<b>Chartway Federal</b>	<b>Delta Community</b>	<b>Operating Engineers Local Union #3</b>	<b>Security Service</b>
<b>ASSETS</b>					
Cash & Cash Equivalents.....	543,010	243,741	162,086	24,360	112,824
Loans:					
Unsecured.....	1,036,163	109,705	288,110	56,710	581,638
Auto.....	7,512,799	560,709	925,556	111,515	5,915,019
Real Estate.....	3,272,552	432,069	1,652,067	210,668	977,749
Leases Receivable.....	0	0	0	0	0
All Other Members.....	246,613	59,031	32,987	23,225	131,369
Total Loans.....	12,068,127	1,161,514	2,898,720	402,118	7,605,775
LESS: Allowance for Loan Losses.....	119,779	17,077	28,213	8,382	66,106
Loans Held for Sale.....	2,449	1,345	162	176	766
Total Investments.....	2,254,585	323,247	1,423,333	405,485	102,517
Land and Building (Net).....	276,546	34,699	104,062	19,537	118,248
Foreclosed and Repossessed Assets.....	21,827	5,244	3,384	649	12,550
Other Fixed Assets.....	63,867	5,753	8,147	924	49,044
Other Assets.....	363,608	131,110	71,662	10,352	150,484
<b>TOTAL ASSETS.....</b>	<b>15,474,240</b>	<b>1,889,576</b>	<b>4,643,343</b>	<b>855,219</b>	<b>8,086,102</b>
<b>LIABILITIES AND EQUITY</b>					
Shares & Deposits:					
Share Drafts.....	1,779,877	365,660	589,927	58,914	765,376
Regular Shares.....	2,918,782	432,691	1,167,902	226,047	1,092,142
Money Market Shares.....	2,625,957	295,214	1,489,105	120,349	721,289
Certificates of Deposits.....	4,762,914	473,749	480,912	248,667	3,559,585
IRA / KEOGH & Retirement Accounts.....	1,090,773	120,523	363,796	54,395	552,059
All Other.....	45,370	26,482	11,295	0	7,593
Total Shares and Deposits.....	13,223,673	1,714,319	4,102,937	708,372	6,698,044
Borrowings.....	695,225	0	0	27,843	667,382
Dividends and Interest Payable.....	2,633	1	0	0	2,632
Accounts Payable and Other Liabilities.....	130,795	24,348	45,552	3,618	57,277
Regular Reserve.....	155,399	18,530	58,272	18,467	60,130
Other Reserves.....	16,123	17,199	(1,584)	(33)	541
Undivided Earnings.....	1,250,392	115,179	438,166	96,952	600,096
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>15,474,240</b>	<b>1,889,576</b>	<b>4,643,343</b>	<b>855,219</b>	<b>8,086,102</b>

**Consolidated Income Statement**  
**State and Federal Chartered Credit Unions**  
**For The Six Month Period Ending June 30, 2014**

**37 State and 36 Federal Reporting**  
**Figures in Thousands**

	<b>State</b>	<b>Federal</b>
<b>INTEREST INCOME</b>		
Interest on Loans.....	\$ 19,835	\$ 243,139
LESS: Interest Refund.....	1	5
Income from Investments.....	4,273	16,441
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	24,107	259,575
<b>INTEREST EXPENSES</b>		
Dividends on Shares.....	2,879	33,486
Interest on Deposits.....	1,601	0
Interest on Borrowed Money.....	3	58
TOTAL INTEREST INCOME.....	4,483	33,544
Provision for Loan Loss.....	1,448	7,282
NET INTEREST INCOME.....	18,176	218,749
<b>NON-INTEREST INCOME</b>		
Fee Income.....	3,777	75,992
Other Operating Income.....	2,470	94,247
Gain (Loss) on Investments.....	17	176
Gain (Loss) on Disposition of Fixed Assets.....	(96)	1,341
Other Non-operating Income (Expense).....	20	599
TOTAL NON-INTEREST INCOME.....	6,188	172,355
<b>NON-INTEREST EXPENSE</b>		
Employee Compensation and Benefit.....	9,877	143,983
Travel and Conference.....	220	3,120
Office Occupancy.....	1,227	22,101
Office Operations.....	4,377	52,072
Educational and Promotional.....	419	11,772
Loan Servicing.....	1,376	26,031
Professional and Outside Services.....	851	11,499
Member Insurance.....	209	866
Operating Fees.....	160	1,044
Miscellaneous Operating.....	695	8,763
TOTAL NON-INTEREST EXPENSE.....	19,411	281,251
NET INCOME.....	\$ 4,953	\$ 109,853
<b>RESERVE TRANSFERS</b>		
Required Transfer to Statutory Reserves.....	\$ 1,578	\$ 922

**State Chartered Credit Unions**  
December 31, 2013

39 Reporting Figures in Thousands of Dollars	Total State Credit Unions	Alpine	Bailey Inc. Employees	Beckstrand & Associates Employees	Deseret News Employees	Education First	Employees 1st
<b>ASSETS</b>							
Cash & Cash Equivalents.....	69,400	7,276	181	202	498	696	459
Loans:							
Unsecured.....	55,908	6,387	126	0	99	2,193	154
Auto.....	366,675	55,658	463	0	476	9,715	267
Real Estate.....	339,344	23,619	0	0	58	9,885	0
Leases Receivable.....	28	0	0	28	0	0	0
All Other Members.....	70,321	3,113	27	34	32	506	59
Total Loans.....	832,276	88,777	616	62	665	22,299	480
LESS: Allowance for Loan Losses.....	6,760	282	7	0	5	161	15
Loans Held for Sale.....	252	0	0	0	0	0	0
Total Investments.....	519,622	56,462	5	16	436	2,674	838
Land and Building (Net).....	26,927	3,120	0	0	0	323	0
Other Real Estate Owned.....	1,473	117	0	0	0	0	0
Other Fixed Assets.....	4,224	634	1	0	0	91	2
Other Assets.....	21,565	1,937	7	1	21	384	15
<b>TOTAL ASSETS.....</b>	<b>1,468,979</b>	<b>158,041</b>	<b>803</b>	<b>281</b>	<b>1,615</b>	<b>26,306</b>	<b>1,779</b>
<b>LIABILITIES AND EQUITY</b>							
Shares & Deposits:							
Share Drafts.....	125,328	18,649	0	0	0	4,319	0
Regular Shares.....	677,492	55,864	386	89	611	7,652	1,058
Money Market Shares.....	138,261	21,195	0	1	0	907	0
Certificates of Deposits.....	232,825	42,438	333	0	697	9,464	87
IRA / KEOGH & Retirement Accounts.....	93,332	1,521	0	0	3	975	75
All Other.....	24,228	0	0	3	0	609	91
Total Shares and Deposits.....	1,291,466	139,667	719	93	1,311	23,926	1,311
Borrowings.....	714	0	0	0	0	0	0
Dividends and Interest Payable.....	1,440	186	5	0	2	0	0
Accounts Payable and Other Liabilities.....	5,721	1,203	2	37	0	64	2
Regular Reserve.....	56,984	5,565	47	6	202	744	104
Other Reserves.....	(2,728)	(1,111)	0	0	0	0	0
Undivided Earnings.....	115,382	12,531	30	145	100	1,572	362
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>1,468,979</b>	<b>158,041</b>	<b>803</b>	<b>281</b>	<b>1,615</b>	<b>26,306</b>	<b>1,779</b>

**State Chartered Credit Unions**  
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<b>39 Reporting Figures in Thousands of Dollars</b>	<b>Fire- Fighters</b>	<b>Freedom</b>	<b>Grand County</b>	<b>Health Care</b>	<b>Hercules</b>	<b>Hi-Land</b>	<b>Kings Peak</b>
<b>ASSETS</b>							
Cash.....	1,356	1,022	1,290	2,727	4,436	2,540	2,628
Loans:							
Unsecured.....	1,745	1,457	22	2,538	1,753	711	354
Auto.....	11,241	9,702	10,545	4,337	9,515	6,031	5,396
Real Estate.....	6,795	6,178	0	13,899	4,274	14,358	495
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,524	779	2,731	1,300	123	281	2,286
Total Loans.....	22,305	18,116	13,298	22,074	15,665	21,381	8,531
LESS: Allowance for Loan Losses.....	114	104	168	78	132	247	87
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	6,981	5,207	1,589	44,012	36,093	15,823	2,305
Land and Building (Net).....	726	430	934	436	377	276	775
Other Real Estate Owned.....	0	4	100	0	60	0	0
Other Fixed Assets.....	110	52	59	59	179	1	23
Other Assets.....	475	451	244	1,188	686	294	153
<b>TOTAL ASSETS.....</b>	<b>31,839</b>	<b>25,178</b>	<b>17,346</b>	<b>70,418</b>	<b>57,364</b>	<b>40,068</b>	<b>14,328</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	3,756	2,589	1,504	8,675	5,117	1,107	775
Regular Shares.....	9,357	9,989	10,000	21,609	14,758	22,146	1,987
Money Market Shares.....	2,700	525	0	18,226	13,074	0	9,613
Certificates of Deposits.....	6,680	5,187	2,185	6,725	10,714	4,156	619
IRA / KEOGH & Retirement Accounts.....	2,924	2,452	722	3,370	8,149	3,942	0
All Other Shares and Deposits.....	2,279	1,888	993	1,976	0	1,661	68
Total Shares and Deposits.....	27,696	22,630	15,404	60,581	51,812	33,012	13,062
Borrowings.....	0	0	0	149	0	0	0
Dividends and Interest Payable.....	18	12	0	1	34	5	26
Accounts Payable and Other Liabilities.....	74	40	40	149	82	23	11
Regular Reserve.....	1,350	897	774	1,473	2,541	3,260	450
Other Reserves.....	0	(153)	0	202	(805)	0	0
Undivided Earnings.....	2,701	1,752	1,128	7,863	3,700	3,768	779
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>31,839</b>	<b>25,178</b>	<b>17,346</b>	<b>70,418</b>	<b>57,364</b>	<b>40,068</b>	<b>14,328</b>

**State Chartered Credit Unions**  
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39 Reporting Figures in Thousands of Dollars	Logan City Employees	Meadow Gold Employees	Member's First	Millard County	National J.A.C.L.	Nebo	P & S
<b>ASSETS</b>							
Cash.....	164	290	3,114	4,291	1,826	3,203	1,362
Loans:							
Unsecured.....	73	286	7,640	762	1,507	2,330	878
Auto.....	209	1,935	39,996	8,406	1,931	29,910	5,857
Real Estate.....	0	0	8,312	4,198	7,538	10,821	1,909
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	29	621	7,581	3,387	388	4,991	1,387
Total Loans.....	311	2,842	63,529	16,753	11,364	48,052	10,031
LESS: Allowance for Loan Losses.....	5	25	290	43	153	456	59
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	125	1,615	20,166	6,190	17,074	12,631	1,917
Land and Building (Net).....	0	0	4,151	152	1,303	1,802	0
Other Real Estate Owned.....	0	0	61	13	0	589	0
Other Fixed Assets.....	0	2	349	78	16	164	30
Other Assets.....	6	51	2,019	398	409	796	235
<b>TOTAL ASSETS.....</b>	<b>601</b>	<b>4,775</b>	<b>93,099</b>	<b>27,832</b>	<b>31,839</b>	<b>66,781</b>	<b>13,516</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	0	228	7,024	7,054	3,209	6,513	1,871
Regular Shares.....	537	1,248	17,869	16,407	9,557	25,137	7,311
Money Market Shares.....	0	0	33,142	0	5,933	0	0
Certificates of Deposits.....	14	1,523	14,908	581	6,789	18,064	1,142
IRA / KEOGH & Retirement Accounts.....	0	694	5,857	606	2,428	3,621	1,477
All Other Shares and Deposits.....	0	0	3,885	0	0	3,144	185
Total Shares and Deposits.....	551	3,693	82,685	24,648	27,916	56,479	11,986
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	5	1	5	39	1
Accounts Payable and Other Liabilities.....	2	6	484	39	260	134	60
Regular Reserve.....	47	412	5,101	1,027	1,102	3,435	924
Other Reserves.....	0	0	0	(195)	(67)	(276)	131
Undivided Earnings.....	1	664	4,824	2,312	2,623	6,970	414
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>601</b>	<b>4,775</b>	<b>93,099</b>	<b>27,832</b>	<b>31,839</b>	<b>66,781</b>	<b>13,516</b>

**State Chartered Credit Unions**  
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<b>39 Reporting Figures in Thousands of Dollars</b>	<b>Pacific Horizon</b>	<b>Phillips Wasatch</b>	<b>Premier Services</b>	<b>Presto Lewiston Employees</b>	<b>Provo Police &amp; Fire Dept.</b>	<b>Provo Postal</b>	<b>S E A</b>
<b>ASSETS</b>							
Cash.....	2,704	268	1,619	4	764	664	519
Loans:							
Unsecured.....	1,445	271	1,971	6	29	104	260
Auto.....	19,674	4,391	6,032	244	1,693	1,782	2,445
Real Estate.....	12,924	663	2,701	25	0	2,649	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,266	0	454	13	173	365	504
Total Loans.....	37,309	5,325	11,158	288	1,895	4,900	3,209
LESS: Allowance for Loan Losses.....	304	20	152	4	62	68	56
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	1,734	224	6,718	3	89	497	14
Land and Building (Net).....	1,152	0	0	0	0	129	0
Other Real Estate Owned.....	47	0	0	0	0	20	0
Other Fixed Assets.....	422	5	14	0	7	23	2
Other Assets.....	538	57	299	8	27	146	25
<b>TOTAL ASSETS.....</b>	<b>43,602</b>	<b>5,859</b>	<b>19,656</b>	<b>299</b>	<b>2,720</b>	<b>6,311</b>	<b>3,713</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	3,901	0	3,112	0	0	65	0
Regular Shares.....	12,598	1,982	7,031	164	2,410	1,942	2,702
Money Market Shares.....	3,390	0	772	0	0	0	0
Certificates of Deposits.....	14,422	2,374	4,158	19	0	2,793	0
IRA / KEOGH & Retirement Accounts.....	5,152	521	2,544	0	0	334	0
All Other Shares and Deposits.....	0	0	0	0	0	633	0
Total Shares and Deposits.....	39,463	4,877	17,617	183	2,410	5,767	2,702
Borrowings.....	0	0	0	30	0	110	0
Dividends and Interest Payable.....	59	1	12	0	0	0	0
Accounts Payable and Other Liabilities.....	102	18	131	0	1	(1)	1
Regular Reserve.....	1,803	261	1,014	25	118	325	152
Other Reserves.....	(42)	0	150	0	7	0	0
Undivided Earnings.....	2,217	702	732	61	184	110	858
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>43,602</b>	<b>5,859</b>	<b>19,656</b>	<b>299</b>	<b>2,720</b>	<b>6,311</b>	<b>3,713</b>



**State Chartered Credit Unions**  
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<b>39 Reporting Figures in Thousands of Dollars</b>	<b>San Juan</b>	<b>South Sanpete</b>	<b>Sunnyside</b>	<b>Tanner Employees</b>	<b>Trans West</b>	<b>Tri County</b>	<b>UCB</b>
<b>ASSETS</b>							
Cash.....	3,555	347	600	2,453	1,171	47	447
Loans:							
Unsecured.....	780	33	105	258	5,729	25	141
Auto.....	8,452	302	839	2,493	16,385	74	343
Real Estate.....	912	0	467	0	64,137	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1,494	0	467	614	3,297	2	0
Total Loans.....	11,638	335	1,878	3,365	89,548	101	484
LESS: Allowance for Loan Losses.....	412	5	24	49	1,878	3	13
Loans Held for Sale.....	0	0	0	0	252	0	0
Total Investments.....	102	96	599	68	17,674	1	461
Land and Building (Net).....	0	0	17	0	3,254	0	0
Other Real Estate Owned.....	0	0	58	0	191	0	0
Other Fixed Assets.....	65	1	22	4	293	0	0
Other Assets.....	209	8	75	75	1,934	1	11
<b>TOTAL ASSETS.....</b>	<b>15,157</b>	<b>782</b>	<b>3,225</b>	<b>5,916</b>	<b>112,439</b>	<b>147</b>	<b>1,390</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	1,710	0	163	487	11,933	0	0
Regular Shares.....	3,956	691	1,640	2,454	25,391	99	523
Money Market Shares.....	0	0	0	1,889	25,841	0	0
Certificates of Deposits.....	4,167	0	654	228	32,701	0	0
IRA / KEOGH & Retirement Accounts.....	1,587	0	200	0	7,164	0	0
All Other Shares and Deposits.....	2,179	0	0	230	1,358	0	598
Total Shares and Deposits.....	13,599	691	2,657	5,288	104,388	99	1,121
Borrowings.....	0	0	0	0	425	0	0
Dividends and Interest Payable.....	1	0	0	0	0	0	0
Accounts Payable and Other Liabilities.....	29	2	16	11	875	4	7
Regular Reserve.....	761	41	296	339	4,247	23	34
Other Reserves.....	0	0	0	0	169	19	201
Undivided Earnings.....	767	48	256	278	2,335	2	27
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>15,157</b>	<b>782</b>	<b>3,225</b>	<b>5,916</b>	<b>112,439</b>	<b>147</b>	<b>1,390</b>

**State Chartered Credit Unions**  
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39 Reporting Figures in Thousands of Dollars	Uintah	Utah Heritage	Utah Power	Utah Prison Employees	Valtek
<b>ASSETS</b>					
Cash.....	1,056	4,277	9,243	43	61
Loans:					
Unsecured.....	177	2,557	10,470	461	70
Auto.....	1,321	11,881	73,956	2,170	609
Real Estate.....	0	20,862	121,666	0	0
Leases Receivable.....	0	0	0	0	0
All Other Members.....	311	5,517	20,847	818	0
Total Loans.....	1,809	40,817	226,939	3,449	679
LESS: Allowance for Loan Losses.....	15	328	888	37	11
Loans Held for Sale.....	0	0	0	0	0
Total Investments.....	542	2,605	255,960	24	38
Land and Building (Net).....	0	482	7,089	0	0
Other Real Estate Owned.....	0	213	0	0	0
Other Fixed Assets.....	8	225	1,280	3	2
Other Assets.....	36	868	7,422	51	10
<b>TOTAL ASSETS.....</b>	<b><u>3,436</u></b>	<b><u>49,159</u></b>	<b><u>507,045</u></b>	<b><u>3,533</u></b>	<b><u>779</u></b>
<b>LIABILITIES AND EQUITY</b>					
Deposits:					
Share Drafts.....	0	5,156	26,409	0	0
Regular Shares.....	2,949	11,528	363,724	1,431	702
Money Market Shares.....	0	1,054	0	0	0
Certificates of Deposits.....	0	20,424	17,151	1,426	0
IRA / KEOGH & Retirement Accounts.....	0	3,383	33,390	243	0
All Other Shares and Deposits.....	0	2,449	0	0	0
Total Shares and Deposits.....	2,949	43,994	440,674	3,100	702
Borrowings.....	0	0	0	0	0
Dividends and Interest Payable.....	0	13	1,014	0	0
Accounts Payable and Other Liabilities.....	2	542	1,259	11	0
Regular Reserve.....	145	1,940	15,625	329	45
Other Reserves.....	0	0	(959)	0	0
Undivided Earnings.....	340	2,670	49,432	93	32
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>3,436</u></b>	<b><u>49,159</u></b>	<b><u>507,045</u></b>	<b><u>3,533</u></b>	<b><u>779</u></b>

**Federal Chartered Credit Unions**  
December 31, 2013

36 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	American United Family	Associated Federal Employees	Box Elder County	C U P	Cyprus
<b>ASSETS</b>							
Cash.....	1,306,094	568,802	3,703	1,989	2,030	341	36,275
Loans:							
Unsecured.....	1,150,187	629,303	18,736	1,293	3,177	370	34,072
Auto.....	4,614,265	1,940,690	37,265	3,831	37,812	2,133	229,972
Real Estate.....	3,919,105	1,050,945	57,835	7,218	9,769	1,922	139,726
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	736,681	401,176	688	752	5,367	455	39,747
Total Loans.....	10,420,238	4,022,114	114,524	13,094	56,125	4,880	443,517
LESS: Allowance for Loan Losses.....	223,528	141,267	1,217	139	357	14	5,116
Loans Held for Sale.....	47,694	19,296	0	0	0	0	0
Total Investments.....	2,485,068	1,048,691	12,487	16,610	27,001	1,106	119,517
Land and Building (Net).....	453,898	153,014	4,607	0	3,360	0	20,721
Other Real Estate Owned.....	53,239	37,331	367	0	88	0	576
Other Fixed Assets.....	63,808	31,004	413	47	313	0	1,811
Other Assets.....	363,305	139,828	14,671	419	3,456	90	13,521
<b>TOTAL ASSETS.....</b>	<b>14,969,816</b>	<b>5,878,813</b>	<b>149,555</b>	<b>32,020</b>	<b>92,016</b>	<b>6,403</b>	<b>630,822</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	1,922,455	890,274	19,450	1,099	9,570	159	88,437
Regular Shares.....	3,133,421	1,195,366	29,812	12,799	29,898	3,295	165,243
Money Market Shares.....	3,997,622	1,700,061	35,535	6,193	4,421	0	93,807
Certificates of Deposits.....	2,774,040	1,006,029	29,627	5,855	23,431	1,805	144,544
IRA / KEOGH & Retirement Accounts.....	918,063	407,911	12,511	1,797	4,857	138	56,801
All Other Shares and Deposits.....	570,624	14,269	3,770	0	0	0	17,008
Total Shares and Deposits.....	13,316,225	5,213,910	130,705	27,743	72,177	5,397	565,840
Borrowings.....	10,559	944	3,200	0	0	0	0
Dividends and Interest Payable.....	2,401	1,446	82	0	7	1	0
Accounts Payable and Other Liabilities.....	165,533	93,462	532	533	245	22	3,931
Regular Reserve.....	178,701	0	1,589	2,040	1,199	211	12,211
Other Reserves.....	695,486	569,012	2,167	372	0	0	(1,364)
Undivided Earnings.....	600,911	39	11,280	1,332	18,388	772	50,204
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>14,969,816</b>	<b>5,878,813</b>	<b>149,555</b>	<b>32,020</b>	<b>92,016</b>	<b>6,403</b>	<b>630,822</b>

**Federal Chartered Credit Unions**  
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<b>36 Reporting Figures in Thousands Dollars</b>	<b>Deseret First</b>	<b>DesertView</b>	<b>Devils Slide</b>	<b>Dugway</b>	<b>Eastern Utah Community</b>	<b>Gibbons &amp; Reed Employees</b>	<b>Goldenwest</b>
<b>ASSETS</b>							
Cash.....	30,941	4,306	1,384	1,550	2,599	619	54,480
Loans:							
Unsecured.....	20,696	1,366	148	461	3,188	127	32,451
Auto.....	122,189	7,918	4,828	1,451	28,752	1,588	181,847
Real Estate.....	161,755	5,841	0	11	21,590	0	323,110
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	8,098	3,755	2,449	335	10,888	431	46,428
Total Loans.....	312,738	18,880	7,425	2,258	64,418	2,146	583,836
LESS: Allowance for Loan Losses.....	4,647	1,046	88	12	422	42	14,697
Loans Held for Sale.....	1,498	0	0	0	0	0	5,365
Total Investments.....	73,330	8,586	592	54	27,255	2,711	312,617
Land and Building (Net).....	8,289	230	150	0	2,210	0	30,727
Other Real Estate Owned.....	998	0	0	0	154	0	1,531
Other Fixed Assets.....	1,310	146	4	5	480	3	1,642
Other Assets.....	6,848	427	96	43	2,019	47	19,411
<b>TOTAL ASSETS.....</b>	<b><u>431,305</u></b>	<b><u>31,529</u></b>	<b><u>9,563</u></b>	<b><u>3,898</u></b>	<b><u>98,713</u></b>	<b><u>5,484</u></b>	<b><u>994,912</u></b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	92,957	3,871	0	538	17,294	0	130,836
Regular Shares.....	111,458	4,118	4,343	1,253	29,964	4,462	259,540
Money Market Shares.....	96,546	11,753	0	0	11,643	0	137,027
Certificates of Deposits.....	78,217	5,965	3,840	926	23,346	0	265,067
IRA / KEOGH & Retirement Accounts.....	22,668	2,259	0	286	6,507	0	63,010
All Other Shares and Deposits.....	0	0	120	125	0	230	4,135
Total Shares and Deposits.....	401,846	27,966	8,303	3,128	88,754	4,692	859,615
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	188	0	0	1	43	0	54
Accounts Payable and Other Liabilities.....	3,346	28	19	21	466	3	9,192
Regular Reserve.....	11,141	549	116	71	2,601	274	15,007
Other Reserves.....	(1,906)	0	100	5	0	0	109,078
Undivided Earnings.....	16,690	2,986	1,025	672	6,849	515	1,966
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>431,305</u></b>	<b><u>31,529</u></b>	<b><u>9,563</u></b>	<b><u>3,898</u></b>	<b><u>98,713</u></b>	<b><u>5,484</u></b>	<b><u>994,912</u></b>

**Federal Chartered Credit Unions**  
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36 Reporting Figures in Thousands Dollars	Granite Furniture Employees						
	Granite	Grantsville	Horizon Utah	Jordan	Logan Cache Rich	Logan Medical	
<b>ASSETS</b>							
Cash.....	25,319	233	770	5,258	25,747	306	247
Loans:							
Unsecured.....	11,269	29	263	7,357	13,915	421	391
Auto.....	78,073	495	1,140	18,584	42,122	4,829	5,948
Real Estate.....	116,940	0	0	29,154	71,055	1,857	4,090
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	6,069	0	381	4,099	7,965	1,820	1,288
Total Loans.....	212,351	524	1,784	59,194	135,057	8,927	11,717
LESS: Allowance for Loan Losses.....	3,520	9	19	449	836	25	111
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	87,369	9	2,179	46,361	58,669	9,379	5,273
Land and Building (Net).....	6,767	0	12	2,921	3,508	923	0
Other Real Estate Owned.....	2,009	0	0	0	315	0	0
Other Fixed Assets.....	835	0	4	280	342	9	22
Other Assets.....	7,333	4	56	1,749	4,429	186	216
<b>TOTAL ASSETS.....</b>	<b>338,463</b>	<b>761</b>	<b>4,786</b>	<b>115,314</b>	<b>227,231</b>	<b>19,705</b>	<b>17,364</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	44,972	0	174	15,967	43,374	0	850
Regular Shares.....	69,985	398	2,821	20,761	53,824	17,080	8,657
Money Market Shares.....	122,737	0	0	34,522	52,250	0	0
Certificates of Deposits.....	44,867	0	1,380	24,140	50,621	0	3,686
IRA / KEOGH & Retirement Accounts.....	14,664	32	0	4,945	6,367	0	1,495
All Other Shares and Deposits.....	7,567	0	0	2,070	0	0	0
Total Shares and Deposits.....	304,792	430	4,375	102,405	206,436	17,080	14,688
Borrowings.....	0	13	0	0	0	0	0
Dividends and Interest Payable.....	92	0	3	48	201	0	3
Accounts Payable and Other Liabilities.....	3,735	0	11	685	2,040	0	33
Regular Reserve.....	17,095	52	175	3,245	4,960	602	292
Other Reserves.....	(1,754)	93	0	5,600	(1,012)	0	0
Undivided Earnings.....	14,503	173	222	3,331	14,606	2,023	2,348
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>338,463</b>	<b>761</b>	<b>4,786</b>	<b>115,314</b>	<b>227,231</b>	<b>19,705</b>	<b>17,364</b>

**Federal Chartered Credit Unions**  
December 31, 2013

<b>36 Reporting Figures in Thousands Dollars</b>	<b>LU 354 I B E W</b>	<b>Midvalley</b>	<b>Moon Lake Electric Employees</b>	<b>Mountain America</b>	<b>Nephi Western Employees</b>	<b>North Sanpete</b>	<b>Orem City Employees</b>
<b>ASSETS</b>							
Cash.....	672	791	885	267,381	1,282	293	1,268
Loans:							
Unsecured.....	848	130	39	269,607	245	54	95
Auto.....	8,095	510	713	1,262,668	10,473	673	1,064
Real Estate.....	3,503	1,512	0	1,314,777	7,735	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	2,142	233	103	78,410	4,305	120	377
Total Loans.....	14,588	2,385	855	2,925,462	22,758	847	1,536
LESS: Allowance for Loan Losses.....	109	30	23	31,105	205	12	18
Loans Held for Sale.....	0	0	0	12,464	0	0	0
Total Investments.....	4,339	3,083	214	226,932	4,117	17	819
Land and Building (Net).....	0	0	0	148,775	206	0	0
Other Real Estate Owned.....	0	0	0	5,000	0	0	0
Other Fixed Assets.....	104	0	0	17,659	23	3	2
Other Assets.....	232	81	17	74,720	313	14	41
<b>TOTAL ASSETS.....</b>	<b>19,826</b>	<b>6,310</b>	<b>1,948</b>	<b>3,647,288</b>	<b>28,494</b>	<b>1,162</b>	<b>3,648</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	1,619	87	0	208,506	119	0	0
Regular Shares.....	4,863	2,836	1,655	642,242	19,902	953	1,839
Money Market Shares.....	4,364	0	0	985,722	0	0	0
Certificates of Deposits.....	4,539	720	0	735,490	255	0	1,354
IRA / KEOGH & Retirement Accounts.....	1,909	625	0	210,823	0	0	0
All Other Shares and Deposits.....	0	0	0	501,241	0	0	0
Total Shares and Deposits.....	17,294	4,268	1,655	3,284,024	20,276	953	3,193
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	3	1	0	0	35	0	0
Accounts Payable and Other Liabilities.....	7	1	2	24,588	54	1	4
Regular Reserve.....	639	424	56	63,046	1,655	85	84
Other Reserves.....	0	0	0	(3,471)	0	0	0
Undivided Earnings.....	1,883	1,616	235	279,101	6,474	123	367
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>19,826</b>	<b>6,310</b>	<b>1,948</b>	<b>3,647,288</b>	<b>28,494</b>	<b>1,162</b>	<b>3,648</b>

**Federal Chartered Credit Unions**  
**December 31, 2013**

<b>36 Reporting Figures in Thousands Dollars</b>	<b>Teamsters Local #222</b>	<b>University First</b>	<b>Utah</b>	<b>Utah Community</b>	<b>Utah First</b>	<b>Valley Wide</b>	<b>Varian SL Employees</b>
<b>ASSETS</b>							
Cash.....	305	18,400	364	205,827	26,725	173	606
Loans:							
Unsecured.....	84	21,919	950	41,833	18,332	8	643
Auto.....	883	284,365	4,184	172,673	46,312	288	2,970
Real Estate.....	0	126,023	4,867	211,487	117,713	0	825
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	437	41,750	901	20,051	6,934	22	396
Total Loans.....	1,404	474,057	10,902	446,044	189,291	318	4,834
LESS: Allowance for Loan Losses.....	47	4,560	88	9,435	2,544	6	18
Loans Held for Sale.....	0	188	0	8,882	0	0	0
Total Investments.....	610	132,538	5,979	176,200	13,596	2	7,729
Land and Building (Net).....	0	14,744	140	22,262	15,313	0	0
Other Real Estate Owned.....	0	980	0	2,479	888	0	0
Other Fixed Assets.....	1	1,421	12	2,712	1,627	3	4
Other Assets.....	40	16,911	373	24,347	3,607	5	194
<b>TOTAL ASSETS.....</b>	<b><u>2,313</u></b>	<b><u>654,679</u></b>	<b><u>17,682</u></b>	<b><u>879,318</u></b>	<b><u>248,503</u></b>	<b><u>495</u></b>	<b><u>13,349</u></b>
<b>LIABILITIES AND EQUITY</b>							
Deposits:							
Share Drafts.....	178	118,821	2,070	147,690	37,407	0	1,223
Regular Shares.....	1,532	122,498	2,714	166,866	60,143	344	3,740
Money Market Shares.....	0	268,686	4,856	279,596	61,572	0	3,333
Certificates of Deposits.....	390	51,443	3,938	126,961	45,791	0	1,495
IRA / KEOGH & Retirement Accounts.....	0	21,920	1,833	34,817	16,002	0	808
All Other Shares and Deposits.....	0	0	242	19,234	0	50	218
Total Shares and Deposits.....	2,100	583,368	15,653	775,164	220,915	394	10,817
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	173	3	0	0	0	2
Accounts Payable and Other Liabilities.....	0	3,720	9	13,892	3,922	2	27
Regular Reserve.....	96	10,965	409	8,027	14,966	18	560
Other Reserves.....	0	8,182	0	0	0	0	0
Undivided Earnings.....	117	48,271	1,608	82,235	8,700	81	1,943
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>2,313</u></b>	<b><u>654,679</u></b>	<b><u>17,682</u></b>	<b><u>879,318</u></b>	<b><u>248,503</u></b>	<b><u>495</u></b>	<b><u>13,349</u></b>

**Federal Chartered Credit Unions**  
December 31, 2013

<b>36 Reporting Figures in Thousands Dollars</b>	<b>Wasatch Peaks</b>	<b>Weber State</b>
	<u>          </u>	<u>          </u>
<b>ASSETS</b>		
Cash.....	6,176	8,048
Loans:		
Unsecured.....	11,788	4,582
Auto.....	48,270	18,655
Real Estate.....	88,363	39,483
Leases Receivable.....	0	0
All Other Members.....	33,322	4,987
Total Loans.....	181,743	67,707
LESS: Allowance for Loan Losses.....	1,105	189
Loans Held for Sale.....	0	0
Total Investments.....	36,824	12,272
Land and Building (Net).....	10,858	4,159
Other Real Estate Owned.....	442	80
Other Fixed Assets.....	1,143	424
Other Assets.....	<u>24,621</u>	<u>2,940</u>
<b>TOTAL ASSETS.....</b>	<b><u>260,702</u></b>	<b><u>95,441</u></b>
<b>LIABILITIES AND EQUITY</b>		
Deposits:		
Share Drafts.....	33,575	11,337
Regular Shares.....	61,104	15,114
Money Market Shares.....	49,630	33,366
Certificates of Deposits.....	67,831	20,487
IRA / KEOGH & Retirement Accounts.....	17,023	6,056
All Other Shares and Deposits.....	346	0
Total Shares and Deposits.....	229,509	86,360
Borrowings.....	6,401	0
Dividends and Interest Payable.....	17	0
Accounts Payable and Other Liabilities.....	594	406
Regular Reserve.....	2,863	1,377
Other Reserves.....	10,083	300
Undivided Earnings.....	<u>11,235</u>	<u>6,998</u>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>260,702</u></b>	<b><u>95,441</u></b>



**Out-of-State Credit Unions with Branches in Utah**  
**December 31, 2013**

4 Reporting Figures in Thousands Dollars	Total OOS Credit Unions	Chartway Federal	Delta Community	Operating Engineers Local Union #3	Security Service
<b>ASSETS</b>					
Cash.....	632,095	215,474	301,870	33,214	81,537
Loans:					
Unsecured.....	1,005,876	110,085	292,909	58,074	544,808
Auto.....	7,246,897	591,358	813,239	96,444	5,745,856
Real Estate.....	3,132,374	429,461	1,620,230	205,639	877,043
Leases Receivable.....	21	21	0	0	0
All Other Members.....	226,467	57,115	33,454	21,832	114,067
Total Loans.....	11,611,635	1,188,040	2,759,832	381,989	7,281,774
LESS: Allowance for Loan Losses.....	123,312	16,933	30,616	9,531	66,233
Loans Held for Sale.....	1,233	1,089	144	0	0
Total Investments.....	2,151,812	414,524	1,280,297	407,338	49,653
Land and Building (Net).....	252,517	33,650	105,179	19,800	93,889
Other Real Estate Owned.....	26,437	5,711	4,791	876	15,059
Other Fixed Assets.....	65,034	5,230	9,007	932	49,865
Other Assets.....	369,304	115,485	69,494	10,264	174,061
<b>TOTAL ASSETS.....</b>	<b>14,986,755</b>	<b>1,962,270</b>	<b>4,499,998</b>	<b>844,882</b>	<b>7,679,605</b>
<b>LIABILITIES AND EQUITY</b>					
Deposits:					
Share Drafts.....	1,620,068	347,068	537,996	60,721	674,283
Regular Shares.....	2,731,284	417,707	1,098,455	216,619	998,503
Money Market Shares.....	2,578,047	277,541	1,464,558	120,751	715,197
Certificates of Deposits.....	4,901,843	601,197	508,748	251,227	3,540,671
IRA / KEOGH & Retirement Accounts.....	1,104,043	126,499	370,974	55,162	551,408
All Other Shares and Deposits.....	36,324	25,205	6,270	0	4,850
Total Shares and Deposits.....	12,971,609	1,795,217	3,987,001	704,480	6,484,912
Borrowings.....	517,880	0	0	23,095	494,786
Dividends and Interest Payable.....	2,948	1	0	0	2,947
Accounts Payable and Other Liabilities.....	135,725	18,599	47,154	4,631	65,341
Regular Reserve.....	154,963	18,531	58,272	18,029	60,129
Other Reserves.....	13,137	17,238	(5,253)	628	524
Undivided Earnings.....	1,190,493	112,684	412,824	94,019	570,966
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>14,986,755</b>	<b>1,962,270</b>	<b>4,499,998</b>	<b>844,882</b>	<b>7,679,605</b>

**Consolidated Income Statement**  
**State and Federal Chartered Credit Unions**  
**For The Twelve Month Period Ending December 31, 2013**

**39 State and 36 Federal Reporting**  
**Figures in Thousands**

	<u>State</u>	<u>Federal</u>
<b>INTEREST INCOME</b>		
Interest on Loans.....	\$ 40,872	\$ 470,927
LESS: Interest Refund.....	1	13
Income from Investments.....	8,460	27,478
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	<u>49,331</u>	<u>498,392</u>
<b>INTEREST EXPENSES</b>		
Dividends on Shares.....	5,689	73,025
Interest on Deposits.....	3,646	0
Interest on Borrowed Money.....	8	138
TOTAL INTEREST INCOME.....	<u>9,343</u>	<u>73,163</u>
Provision for Loan Loss.....	1,863	4,742
NET INTEREST INCOME.....	<u>38,125</u>	<u>420,487</u>
<b>NON-INTEREST INCOME</b>		
Fee Income.....	8,090	163,774
Other Operating Income.....	4,698	191,872
Gain (Loss) on Investments.....	46	540
Gain (Loss) on Disposition of Fixed Assets.....	8	(6,577)
Other Non-operating Income (Expense).....	48	1,226
TOTAL NON-INTEREST INCOME.....	<u>12,890</u>	<u>350,835</u>
<b>NON-INTEREST EXPENSE</b>		
Employee Compensation and Benefit.....	20,388	273,735
Travel and Conference.....	406	5,993
Office Occupancy.....	2,585	45,204
Office Operations.....	8,666	97,087
Educational and Promotional.....	914	21,018
Loan Servicing.....	2,572	53,044
Professional and Outside Services.....	1,721	24,516
Member Insurance.....	1,207	11,470
Operating Fees.....	321	2,069
Miscellaneous Operating.....	1,375	15,918
TOTAL NON-INTEREST EXPENSE.....	<u>40,155</u>	<u>550,054</u>
NET INCOME.....	<u>\$ 10,860</u>	<u>\$ 221,268</u>
<b>RESERVE TRANSFERS</b>		
Required Transfer to Statutory Reserves.....	\$ 3,539	\$ 1,747

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# **Industrial Banks**

**State Chartered Industrial Banks**  
**June 30, 2014**

<u>Name / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
American Express Centurion Bank 801-945-3000	4315 South 2700 West Salt Lake City, UT 84184	1989	Robert Garinger
BMW Bank of North America, Inc. 801-461-6410	2735 East Parleys Way, Suite 301 Salt Lake City, UT 84109	1999	Kenneth H. Petersen
Celtic Bank 801-363-6500	268 South State Street, Suite 300 Salt Lake City, UT 84111	2001	Wade L. Newman
Comenity Capital Bank 801-527-2272	2795 E Cottonwood Pkwy, Suite 100 Salt Lake City, UT 84121	2003	Ron Ostler
EnerBank USA 801-736-0320	1245 East Brickyard Road, Ste 600 Salt Lake City, UT 84106	2002	Louise P. Kelly
First Electronic Bank 801-572-4400	280 West 10200 South, Suite 200 Sandy, UT 84070	2000	John Taylor
GE Capital Bank 801-733-2820	6510 Millrock Road, Suite 200 Holladay, UT 84121	1993	Scott E. Roberts
LCA Bank Corporation 435-658-5446	1375 Deer Valley Drive, Suite 218 Park City, UT 84068	2006	Timothy V. Talbert
Medallion Bank 801-284-7065	1100 East 6600 South, Suite 510 Salt Lake City, UT 84121	2003	John M. Taggart
Merrick Bank Corporation 801-545-6600	10705 South Jordan Gateway, Suite 200 South Jordan, UT 84095	1997	Richard Lake
Optum Bank, Inc. 801-963-6040	2525 Lake Park Boulevard West Valley City, UT 84120	2003	Kelvin L. Anderson
Sallie Mae Bank 801-320-3700	175 South West Temple, Suite 600 Salt Lake City, UT 84101	2005	Paul F. Thome
Target Bank 801-512-8500	299 South Main, Suite 2050 Salt Lake City, UT 84111	2004	Grace Lin
The Pitney Bowes Bank, Inc. 801-832-4440	1245 East Brickyard Road, Ste 250 Salt Lake City, UT 84106	1998	Sheldon Woods
Transportation Alliance Bank, Inc. 801-624-4800	4185 Harrison Boulevard, Suite 200 Ogden, UT 84403	1998	Steven R. Sala

**State Chartered Industrial Banks**  
June 30, 2014

<u>Name / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
UBS Bank USA 801-741-0310	299 South Main Street, Suite 2275 Salt Lake City, UT 84111	2003	Lee A. Carter
WebBank 801-456-8350	215 South State Street, Suite 800 Salt Lake City, UT 84111	1997	Kelly M. Barnett
WEX Bank 801-568-4345	7090 South Union Park Center, Suite 350 Midvale, UT 84047	1998	Kirk S. Weiler

## Branches of State Chartered Industrial Banks

## Two Branches of Eightteen Industrial Banks

June 30, 2014

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

**Changes in Industrial Banks**

<u>Industrial Banks and Branches:</u>	<u>June 30, 2013</u>	<u>June 30, 2014</u>
Industrial Banks .....	19	18
Branches .....	2	2
Inactive Charters .....	2	2

<u>Inactive Charters:</u>	<u>Purchased From:</u>	<u>Date</u>
Franklin Templeton Credit Corp.....	GMAC Capital Corporation.....	06-08-95
USAA Financial Services Association.....	Commerce Financial .....	05-05-87

<u>Charters Extinguished:</u>	<u>Date</u>
Capmark Bank .....	12-31-13

**State Chartered Industrial Banks  
Application Status Report**

<u>Charter Name:</u>	<u>Date Received</u>	<u>State Approval</u>	<u>FDIC Approval</u>	<u>FDIC Region</u>
Ford Motor Credit/FMCC Auto Bank.....	09-22-06	Pending	Pending	SF



**State Chartered Industrial Banks**  
June 30, 2014

<b>18 Reporting Figures In Thousands of Dollars</b>	<b>Total Industrial Banks</b>	<b>American Express Centurion BK</b>	<b>BMW Bank of North America, Inc.</b>	<b>Celtic Bank</b>	<b>Comenity Capital Bank</b>	<b>EnerBank USA</b>
<b>ASSETS</b>						
Cash and Due.....	22,269,275	9,901,287	266,269	4,931	156,434	39,188
Securities.....	10,964,222	673,925	2,523,428	7,361	20,948	11,526
Federal Funds Sold.....	145,160	0	451	4,600	0	0
Receivables (Net of Unearned).....	91,518,047	20,411,170	7,146,869	257,166	1,768,414	774,797
LESS: Allowance for Losses.....	941,079	407,891	23,876	11,351	101,608	5,496
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	95,940	188	1	8,590	150	1,773
Other Real Estate Owned.....	5,765	0	0	3,072	0	0
Investments in Unconsolidated Subs...	27,547	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	298,464	0	0	8,529	7,233	626
Other Assets.....	4,502,645	966,045	45,725	13,973	109,746	14,900
<b>TOTAL ASSETS.....</b>	<b>128,885,986</b>	<b>31,544,724</b>	<b>9,958,867</b>	<b>296,871</b>	<b>1,961,317</b>	<b>837,314</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	1,964,775	38,808	0	656	5,060	0
Deposits (Interest-Bearing).....	99,173,889	20,018,754	6,321,177	240,212	1,232,581	731,643
Federal Funds Purchased.....	739,500	0	739,500	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	4,885,704	2,766,938	1,567,882	1,700	385,000	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	167	0	0	0	0	0
Other Liabilities.....	4,317,482	2,412,358	172,231	9,457	83,620	10,442
<b>TOTAL LIABILITIES.....</b>	<b>111,081,517</b>	<b>25,236,858</b>	<b>8,800,790</b>	<b>252,025</b>	<b>1,706,261</b>	<b>742,085</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,445	50	1	100	1	1
Surplus.....	7,357,740	897,299	373,670	6,841	54,940	29,409
Undivided Profits.....	10,408,254	5,410,517	784,406	37,905	200,115	65,819
<b>TOTAL EQUITY CAPITAL.....</b>	<b>17,804,469</b>	<b>6,307,866</b>	<b>1,158,077</b>	<b>44,846</b>	<b>255,056</b>	<b>95,229</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>128,885,986</b>	<b>31,544,724</b>	<b>9,958,867</b>	<b>296,871</b>	<b>1,961,317</b>	<b>837,314</b>

**State Chartered Industrial Banks**  
June 30, 2014

18 Reporting Figures In Thousands of Dollars	First Electronic Bank	GE Capital Bank	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.
<b>ASSETS</b>						
Cash and Due.....	5,980	2,563,009	545	111	119,892	197,138
Securities.....	195	77,797	771	29,127	41,408	2,575,588
Federal Funds Sold.....	98	0	6,041	22,399	100,483	1,046
Receivables (Net of Unearned).....	1,000	13,342,723	86,370	866,122	1,858,468	337,252
LESS: Allowance for Losses.....	0	69,965	1,832	18,116	189,355	3,941
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	1,055	407	4	130	1,268	131
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs...	0	27,547	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	278,132	0	776	0	0
Other Assets.....	703	2,197,359	203	25,022	149,139	28,533
<b>TOTAL ASSETS.....</b>	<b>9,031</b>	<b>18,417,009</b>	<b>92,102</b>	<b>925,571</b>	<b>2,081,303</b>	<b>3,135,747</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	156	52,474	474	0	229,134	788,703
Deposits (Interest-Bearing).....	500	14,670,279	69,003	775,853	1,345,927	1,659,264
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	38,055	1,429	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	167	0	0
Other Liabilities.....	742	691,735	6,372	5,329	28,275	355,100
<b>TOTAL LIABILITIES.....</b>	<b>1,398</b>	<b>15,452,543</b>	<b>77,278</b>	<b>781,349</b>	<b>1,603,336</b>	<b>2,803,067</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	0	0	2,727	26,303	0	0
Common Stock.....	1,705	200	1	1,000	10	1
Surplus.....	13,494	1,972,431	4,999	66,500	52,876	37,893
Undivided Profits.....	(7,566)	991,835	7,097	50,419	425,081	294,786
<b>TOTAL EQUITY CAPITAL.....</b>	<b>7,633</b>	<b>2,964,466</b>	<b>14,824</b>	<b>144,222</b>	<b>477,967</b>	<b>332,680</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>9,031</b>	<b>18,417,009</b>	<b>92,102</b>	<b>925,571</b>	<b>2,081,303</b>	<b>3,135,747</b>

**State Chartered Industrial Banks**  
June 30, 2014

<b>18 Reporting Figures In Thousands of Dollars</b>	<b>Sallie Mae Bank</b>	<b>Target Bank</b>	<b>The Pitney Bowes Bank, Inc.</b>	<b>Transportation Alliance Bank, Inc.</b>	<b>UBS Bank USA</b>	<b>WebBank</b>
<b>ASSETS</b>						
Cash and Due.....	1,515,512	38,448	33,443	41,080	7,111,411	83,455
Securities.....	149,399	8,143	371,635	42,329	4,411,118	658
Federal Funds Sold.....	0	0	0	5,410	0	459
Receivables (Net of Unearned).....	8,854,480	3,565	347,275	478,557	33,304,878	82,630
LESS: Allowance for Losses.....	60,527	69	7,216	9,701	22,048	362
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	77,237	47	30	4,483	184	210
Other Real Estate Owned.....	0	0	0	2,585	0	108
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	875	2,293	0
Other Assets.....	588,346	4,098	18,565	40,168	174,946	8,816
<b>TOTAL ASSETS.....</b>	<b>11,124,447</b>	<b>54,232</b>	<b>763,732</b>	<b>605,786</b>	<b>44,982,782</b>	<b>175,974</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	42,455	24,989	51,308	3,930	1,880	15,834
Deposits (Interest-Bearing).....	9,503,560	7,745	564,992	519,826	40,506,798	121,130
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	18,937	7,448	7,734	0	70,581	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	268,470	4,457	57,969	6,100	114,956	3,612
<b>TOTAL LIABILITIES.....</b>	<b>9,833,422</b>	<b>44,639</b>	<b>682,003</b>	<b>529,856</b>	<b>40,694,215</b>	<b>140,576</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	1	1	1	12	1	1,109
Surplus.....	1,753,965	7,660	101,272	43,134	1,909,836	25,366
Undivided Profits.....	(462,941)	1,932	(19,544)	32,784	2,378,730	8,923
<b>TOTAL EQUITY CAPITAL.....</b>	<b>1,291,025</b>	<b>9,593</b>	<b>81,729</b>	<b>75,930</b>	<b>4,288,567</b>	<b>35,398</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>11,124,447</b>	<b>54,232</b>	<b>763,732</b>	<b>605,786</b>	<b>44,982,782</b>	<b>175,974</b>

**State Chartered Industrial Banks**  
June 30, 2014

<b>18 Reporting Figures In Thousands of Dollars</b>	<b>WEX Bank</b>
<b>ASSETS</b>	
Cash and Due.....	191,142
Securities.....	18,866
Federal Funds Sold.....	4,173
Receivables (Net of Unearned).....	1,596,311
LESS: Allowance for Losses.....	7,725
Trading Assets.....	0
Premises and Fixed Assets.....	52
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	0
Customers' Liability.....	0
Intangible Assets.....	0
Other Assets.....	116,358
<b>TOTAL ASSETS.....</b>	<b><u>1,919,177</u></b>
<b>LIABILITIES</b>	
Deposits (Noninterest-Bearing).....	708,914
Deposits (Interest-Bearing).....	884,645
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	20,000
Bank's Liability on Acceptances.....	0
Notes and Subordinated Debentures...	0
Other Liabilities.....	86,257
<b>TOTAL LIABILITIES.....</b>	<b><u>1,699,816</u></b>
<b>EQUITY CAPITAL</b>	
Perpetual Preferred Stock.....	0
Common Stock.....	5,250
Surplus.....	6,155
Undivided Profits.....	207,956
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>219,361</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>1,919,177</u></b>

**Consolidated Income Statement**  
**State Chartered Industrial Banks**  
For The Six Month Period Ending June 30, 2014

**18 Reporting**

Figures in Thousands

	<b>Amount</b>
<b>INTEREST INCOME</b>	
Loans Secured by Real Estate.....	\$ 170,291
Commercial & Industrial Loans.....	572,909
Credit Cards.....	1,221,631
Installment Loans.....	748,775
All Other Loans.....	17,849
Income from Financing Receivables.....	17,004
Interest on Balances Due.....	32,808
Securities.....	164,005
Trading Assets.....	0
Interest on Federal Funds.....	119
Other Interest Income.....	656
TOTAL INTEREST INCOME.....	2,946,047
<b>INTEREST EXPENSE</b>	
Transaction Accounts.....	464
Savings Deposits (Includes MMDAs).....	47,159
Time Deposits of \$100,000 or More.....	9,546
Time Deposits of Less Than \$100,000.....	243,236
Foreign Offices.....	2,663
Federal Funds Purchased.....	652
Trading Liabilities & Other Borrowed Money.....	54,889
Subordinated Notes & Debentures.....	7
TOTAL INTEREST EXPENSE.....	358,616
NET INTEREST INCOME.....	2,587,431
Provision for Loan Loss.....	475,314
<b>NONINTEREST INCOME</b>	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	16,897
Trading Revenue.....	0
Net Servicing Fees.....	25,232
Net Gains (Losses) on Sales of Other Assets.....	(71,037)
Other.....	3,118,014
TOTAL NONINTEREST INCOME.....	3,089,106
Gains (Losses) on Securities.....	3,468
<b>NONINTEREST EXPENSE</b>	
Salaries & Employee Benefits.....	155,484
Premises & Fixed Assets.....	12,672
Other.....	2,298,325
TOTAL NONINTEREST EXPENSE.....	2,466,481
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	2,738,210
Applicable Income Taxes.....	1,038,206
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	\$ 1,700,004

**State Chartered Industrial Banks**  
December 31, 2013

18 Reporting Figures In Thousands of Dollars	Total Industrial Banks	American Express Centurion Bk	BMW Bank of North America, Inc.	Celtic Bank	Comenity Capital Bank	EnerBank USA
<b>ASSETS</b>						
Cash and Due.....	27,285,128	11,116,919	31,669	1,518	158,875	37,227
Securities.....	10,646,259	758,474	2,484,309	7,386	14,740	10,017
Federal Funds Sold.....	64,760	0	465	23,744	0	0
Receivables (Net of Unearned).....	86,927,540	19,925,350	7,392,282	227,523	1,515,332	690,812
LESS: Allowance for Losses.....	945,015	417,937	23,479	10,441	84,309	4,712
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	19,195	175	1	8,766	179	1,456
Other Real Estate Owned.....	4,150	0	0	3,442	0	0
Investments in Unconsolidated Subs...	27,112	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	299,679	0	0	8,529	8,379	882
Other Assets.....	3,945,253	925,685	47,452	9,160	86,226	15,197
<b>TOTAL ASSETS.....</b>	<b>128,274,061</b>	<b>32,308,666</b>	<b>9,932,699</b>	<b>279,627</b>	<b>1,699,422</b>	<b>750,879</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	1,536,587	34,326	0	903	4,424	0
Deposits (Interest-Bearing).....	99,623,102	20,711,085	6,345,301	221,832	1,027,145	651,950
Federal Funds Purchased.....	672,000	0	672,000	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	5,317,113	3,171,321	1,587,106	7,000	375,000	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	168	0	0	0	0	0
Other Liabilities.....	3,966,661	1,980,118	243,969	9,854	73,574	14,195
<b>TOTAL LIABILITIES.....</b>	<b>111,115,631</b>	<b>25,896,850</b>	<b>8,848,376</b>	<b>239,589</b>	<b>1,480,143</b>	<b>666,145</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	29,030	0	0	0	0	0
Common Stock.....	9,445	50	1	100	1	1
Surplus.....	6,562,352	897,299	373,670	6,841	54,640	29,409
Undivided Profits.....	10,557,603	5,514,467	710,652	33,097	164,638	55,324
<b>TOTAL EQUITY CAPITAL.....</b>	<b>17,158,430</b>	<b>6,411,816</b>	<b>1,084,323</b>	<b>40,038</b>	<b>219,279</b>	<b>84,734</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>128,274,061</b>	<b>32,308,666</b>	<b>9,932,699</b>	<b>279,627</b>	<b>1,699,422</b>	<b>750,879</b>

**State Chartered Industrial Banks**  
December 31, 2013

18 Reporting Figures In Thousands of Dollars	First Electronic Bank	GE Capital Financial	LCA Bank Corporation	Medallion Bank	Merrick Bank	Optum Bank, Inc.
<b>ASSETS</b>						
Cash and Due.....	7,064	2,809,841	470	114	108,236	348,572
Securities.....	155	52,542	818	24,464	37,820	2,244,418
Federal Funds Sold.....	75	0	8,733	17,353	493	1,233
Receivables (Net of Unearned).....	891	12,984,902	78,009	765,750	1,789,121	307,595
LESS: Allowance for Losses.....	0	68,569	1,906	16,434	196,305	3,407
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	145	486	6	123	1,463	28
Other Real Estate Owned.....	0	0	0	78	0	0
Investments in Unconsolidated Subs...	0	27,112	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	278,132	0	776	0	0
Other Assets.....	2,104	1,780,069	226	22,455	163,570	27,999
<b>TOTAL ASSETS.....</b>	<b>10,434</b>	<b>17,864,515</b>	<b>86,356</b>	<b>814,679</b>	<b>1,904,398</b>	<b>2,926,438</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	641	49,181	613	0	120,704	605,539
Deposits (Interest-Bearing).....	500	14,263,168	65,246	682,281	1,313,543	1,562,810
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	69,492	1,264	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	168	0	0
Other Liabilities.....	1,524	623,081	5,102	4,444	27,920	476,628
<b>TOTAL LIABILITIES.....</b>	<b>2,665</b>	<b>15,004,922</b>	<b>72,225</b>	<b>686,893</b>	<b>1,462,167</b>	<b>2,644,977</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	0	0	2,727	26,303	0	0
Common Stock.....	1,705	200	1	1,000	10	1
Surplus.....	13,494	1,971,900	4,999	56,500	52,876	37,713
Undivided Profits.....	(7,430)	887,493	6,404	43,983	389,345	243,747
<b>TOTAL EQUITY CAPITAL.....</b>	<b>7,769</b>	<b>2,859,593</b>	<b>14,131</b>	<b>127,786</b>	<b>442,231</b>	<b>281,461</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>10,434</b>	<b>17,864,515</b>	<b>86,356</b>	<b>814,679</b>	<b>1,904,398</b>	<b>2,926,438</b>

**State Chartered Industrial Banks**  
December 31, 2013

18 Reporting Figures In Thousands of Dollars	Sallie Mae Bank	Target Bank	The Pitney Bowes Bank, Inc.	Transportation Alliance Bank, Inc.	UBS Bank USA	WebBank
<b>ASSETS</b>						
Cash and Due.....	2,181,813	84,645	26,502	49,369	9,993,327	89,262
Securities.....	102,105	8,134	347,822	44,292	4,492,075	659
Federal Funds Sold.....	0	0	0	6,048	0	685
Receivables (Net of Unearned).....	8,143,331	4,904	362,129	490,601	30,932,130	76,740
LESS: Allowance for Losses.....	68,081	97	8,247	11,857	21,878	424
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	747	57	36	4,942	267	250
Other Real Estate Owned.....	0	0	0	500	0	130
Investments in Unconsolidated Subs...	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	2,981	0
Other Assets.....	423,985	10,054	50,906	43,272	203,665	3,699
<b>TOTAL ASSETS.....</b>	<b>10,783,900</b>	<b>107,697</b>	<b>779,148</b>	<b>627,167</b>	<b>45,602,567</b>	<b>171,001</b>
<b>LIABILITIES</b>						
Deposits (Noninterest-Bearing).....	55,036	42,222	50,552	2,596	1,105	12,993
Deposits (Interest-Bearing).....	9,239,679	40,735	573,070	547,370	41,461,037	122,408
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	24,266	3,685	6,279	0	71,700	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures...	0	0	0	0	0	0
Other Liabilities.....	246,527	8,790	104,128	5,499	65,229	3,524
<b>TOTAL LIABILITIES.....</b>	<b>9,565,508</b>	<b>95,432</b>	<b>734,029</b>	<b>555,465</b>	<b>41,599,071</b>	<b>138,925</b>
<b>EQUITY CAPITAL</b>						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	1	1	1	12	1	1,109
Surplus.....	969,512	9,580	101,265	43,134	1,907,999	25,366
Undivided Profits.....	248,879	2,684	(56,147)	28,556	2,095,496	5,601
<b>TOTAL EQUITY CAPITAL.....</b>	<b>1,218,392</b>	<b>12,265</b>	<b>45,119</b>	<b>71,702</b>	<b>4,003,496</b>	<b>32,076</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>10,783,900</b>	<b>107,697</b>	<b>779,148</b>	<b>627,167</b>	<b>45,602,567</b>	<b>171,001</b>



**State Chartered Industrial Banks**  
December 31, 2013

<b>18 Reporting Figures In Thousands of Dollars</b>	<b>WEX Bank</b>
<b>ASSETS</b>	
Cash and Due.....	239,705
Securities.....	16,029
Federal Funds Sold.....	5,931
Receivables (Net of Unearned).....	1,240,138
LESS: Allowance for Losses.....	6,932
Trading Assets.....	0
Premises and Fixed Assets.....	68
Other Real Estate Owned.....	0
Investments in Unconsolidated Subs...	0
Customers' Liability.....	0
Intangible Assets.....	0
Other Assets.....	<u>129,529</u>
<b>TOTAL ASSETS.....</b>	<b><u>1,624,468</u></b>
<b>LIABILITIES</b>	
Deposits (Noninterest-Bearing).....	555,752
Deposits (Interest-Bearing).....	793,942
Federal Funds Purchased.....	0
Trading Liabilities.....	0
Other Borrowed Money.....	0
Bank's Liability on Acceptances.....	0
Notes and Subordinated Debentures...	0
Other Liabilities.....	<u>72,555</u>
<b>TOTAL LIABILITIES.....</b>	<b><u>1,422,249</u></b>
<b>EQUITY CAPITAL</b>	
Perpetual Preferred Stock.....	0
Common Stock.....	5,250
Surplus.....	6,155
Undivided Profits.....	<u>190,814</u>
<b>TOTAL EQUITY CAPITAL.....</b>	<b><u>202,219</u></b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b><u>1,624,468</u></b>

**Consolidated Income Statement**  
**State Chartered Industrial Banks**  
**For The Twelve Month Period Ending December 31, 2013**

**18 Reporting**

Figures in Thousands

	<b>Amount</b>
<b>INTEREST INCOME</b>	
Loans Secured by Real Estate.....	\$ 265,974
Commercial & Industrial Loans.....	1,188,414
Credit Cards.....	2,330,295
Installment Loans.....	1,330,059
All Other Loans.....	12,508
Income from Financing Receivables.....	37,311
Interest on Balances Due.....	68,175
Securities.....	403,645
Trading Assets.....	0
Federal Funds Sold.....	218
Other Interest Income.....	1,367
TOTAL INTEREST INCOME.....	5,637,966
<b>INTEREST EXPENSE</b>	
Transaction Accounts.....	1,220
Savings Deposits (Includes MMDAs).....	77,977
Time Deposits of \$100,000 or More.....	15,311
Time Deposits of Less Than \$100,000.....	554,495
Foreign Offices.....	6,209
Federal Funds Purchased.....	1,627
Trading Liabilities & Other Borrowed Money.....	115,382
Subordinated Notes & Debentures.....	15
TOTAL INTEREST EXPENSE.....	772,236
NET INTEREST INCOME.....	4,865,730
Provision for Loan Loss.....	879,180
<b>NONINTEREST INCOME</b>	
Fiduciary Accounts.....	0
Service Charges on Deposit Accounts.....	33,332
Trading Revenue.....	0
Net Servicing Fees.....	52,055
Net Gains (Losses) on Sale of Other Assets.....	(117,997)
Other.....	6,223,989
TOTAL NONINTEREST INCOME.....	6,191,379
Gains (Losses) on Securities.....	79,454
<b>NONINTEREST EXPENSE</b>	
Salaries & Employee Benefits.....	199,112
Premises & Fixed Assets.....	14,458
Other.....	4,278,206
TOTAL NONINTEREST EXPENSE.....	4,491,776
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	5,765,607
Applicable Income Taxes.....	2,115,483
Extraordinary Items & Other Adjustments (Net of Taxes).....	0
NET INCOME.....	\$ 3,650,124

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# **Savings and Loan Associations**

**Federally Chartered Savings and Loan Associations  
Headquartered in Utah  
June 30, 2014**

<u>Name / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
American Express Bank, FSB 801-945-3000	4315 South 2700 West Salt Lake City, UT 84184	2000	Doug Tabish
Franklin Templeton Bank & Trust, FSB 801-952-3300	47 West 200 South, Suite 200 Salt Lake City, UT 84101	1975	Michael Mee
Synchrony Bank 801-816-4760	170 W Election Road, Ste 125 Draper, UT 84020	1989	Margaret Keane
Heritage Bank 435-628-0433	95 East Tabernacle St. George, UT 84770	1917	Brian D. Chadaz

**Federally Chartered Savings and Loan Associations  
Headquartered Outside of Utah with Branches in Utah  
June 30, 2014**

<u>Name / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>Local Manager</u>
Washington Federal <sup>(1)</sup> 801-366-2265	505 East 200 South Salt Lake City, UT 84102	1917	Marlise Fisher

(1) Washington Federal is headquartered in Seattle, Washington with offices in Utah.

**Federally Chartered Savings and Loan Associations  
Headquartered in Utah  
June 30, 2014**

<b>4 In-State Reporting Figures in Thousands of Dollars</b>	<b>Total FS&amp;L / FSB</b>	<b>American Express Bank, FSB</b>	<b>Franklin Templeton Bk &amp; Trust</b>	<b>Synchrony Bank</b>	<b>Heritage Bank</b>
<b>ASSETS</b>					
Cash and Due.....	9,188,368	2,348,963	6,667	6,823,992	8,746
Securities.....	927,426	535,301	18,987	296,507	76,631
Federal Funds Sold.....	0	0	0	0	0
Receivables (Net of Unearned).....	73,173,678	37,007,997	0	36,164,208	1,473
LESS: Allowance for Losses.....	2,528,249	527,882	0	2,000,092	275
Trading Assets.....	0	0	0	0	0
Premises and Fixed Assets.....	22,677	333	5	22,328	11
Other Real Estate Owned.....	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	682,547	0	0	682,506	41
Other Assets.....	2,321,590	749,136	14,753	1,537,267	20,434
<b>TOTAL ASSETS.....</b>	<b>83,788,037</b>	<b>40,113,848</b>	<b>40,412</b>	<b>43,526,716</b>	<b>107,061</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	292,934	92,575	504	199,435	420
Deposits (Interest-Bearing).....	59,097,906	28,135,154	0	30,913,296	49,456
Federal Funds Purchased.....	10,000	0	0	0	10,000
Trading Liabilities.....	0	0	0	0	0
Other Borrowed Money.....	4,783,759	2,296,600	0	2,453,909	33,250
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures...	400,000	400,000	0	0	0
Other Liabilities.....	5,873,966	2,428,074	5,924	3,439,228	740
<b>TOTAL LIABILITIES.....</b>	<b>70,458,565</b>	<b>33,352,403</b>	<b>6,428</b>	<b>37,005,868</b>	<b>93,866</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	9,500	0	9,500	0	0
Common Stock.....	6,341	1	4,939	1,000	401
Surplus.....	7,833,577	3,490,358	11,141	4,323,026	9,052
Undivided Profits.....	5,480,054	3,271,086	8,404	2,196,822	3,742
<b>TOTAL EQUITY CAPITAL.....</b>	<b>13,329,472</b>	<b>6,761,445</b>	<b>33,984</b>	<b>6,520,848</b>	<b>13,195</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>83,788,037</b>	<b>40,113,848</b>	<b>40,412</b>	<b>43,526,716</b>	<b>107,061</b>

**Federally Chartered Savings and Loan Associations  
Headquartered Outside of Utah with Branches in Utah  
June 30, 2014**

1 Out-of-State Reporting Figures in Thousands of Dollars	<u>Washington Federal</u>
<b>ASSETS</b>	
Cash and Due.....	861,304
Securities.....	4,686,874
Federal Funds Sold.....	0
Receivables (Net of Unearned).....	8,289,369
LESS: Allowance for Losses.....	116,218
Trading Assets.....	0
Premises and Fixed Assets.....	241,335
Other Real Estate Owned.....	99,935
Investments in Unconsolidated Subs.....	0
Customers' Liability.....	0
Intangible Assets.....	303,983
Other Assets.....	<u>425,011</u>
TOTAL ASSETS.....	<u><u>14,791,593</u></u>
<b>LIABILITIES</b>	
Deposits (Noninterest-Bearing).....	881,803
Deposits (Interest-Bearing).....	9,893,685
Federal Funds Purchased.....	48,969
Trading Liabilities.....	0
Other Borrowed Money.....	1,930,000
Bank's Liability on Acceptances.....	0
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>54,500</u>
TOTAL LIABILITIES.....	<u><u>12,808,957</u></u>
<b>EQUITY CAPITAL</b>	
Perpetual Preferred Stock.....	0
Common Stock.....	0
Surplus.....	799,923
Undivided Profits.....	<u>1,182,713</u>
TOTAL EQUITY CAPITAL.....	<u><u>1,982,636</u></u>
TOTAL LIABILITIES & EQUITY.....	<u><u>14,791,593</u></u>
*Deposits in Utah if available.....	300,550

\* 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**  
**Federal Savings and Loan Associations**  
**Headquartered in Utah**  
**For The Six Month Period Ending June 30, 2014**

5 Federal Reporting Figures in Thousands	<u>Federal</u>
Interest Income.....	\$ 4,598,250
Interest Expense.....	<u>452,839</u>
NET INTEREST INCOME.....	4,145,411
Net Provision for Losses.....	1,354,846
Noninterest Income.....	4,381,815
Noninterest Expense.....	<u>4,128,987</u>
INCOME BEFORE SALE OF ASSETS.....	3,043,393
Gain on Sale of Assets.....	52
Loss on Sale of Assets.....	0
Income Tax.....	1,122,300
INCOME BEFORE EXTRAORDINARY ITEMS.....	<u>1,921,145</u>
Extraordinary Items.....	0
NET INCOME.....	<u><u>\$ 1,921,145</u></u>

**Note:** Net income of federal savings and loan associations is from several states and not Utah income exclusively.



**Federally Chartered Savings and Loan Associations  
Headquartered in Utah  
December 31, 2013**

<b>4 In-State Reporting Figures in Thousands of Dollars</b>	<b>Total FS&amp;L / FSB</b>	<b>American Express Bank, FSB</b>	<b>Franklin Templeton Bk &amp; Trust</b>	<b>Synchrony Bank</b>	<b>Heritage Bank</b>
<b>ASSETS</b>					
Cash and Due.....	4,909,101	2,532,187	3,120	2,373,242	552
Securities.....	926,929	607,640	21,493	234,631	63,165
Federal Funds Sold.....	0	0	0	0	0
Receivables (Net of Unearned).....	70,130,110	35,047,180	0	35,081,131	1,799
LESS: Allowance for Losses.....	2,252,077	517,979	0	1,733,798	300
Trading Assets.....	0	0	0	0	0
Premises and Fixed Assets.....	25,020	345	6	24,658	11
Other Real Estate Owned.....	0	0	0	0	0
Investments in Unconsolidated Subs...	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	521,084	0	0	521,038	46
Other Assets.....	2,186,208	847,124	10,001	1,305,165	23,918
<b>TOTAL ASSETS.....</b>	<b>76,446,375</b>	<b>38,516,497</b>	<b>34,620</b>	<b>37,806,067</b>	<b>89,191</b>
<b>LIABILITIES</b>					
Deposits (Noninterest-Bearing).....	458,088	98,554	512	358,729	293
Deposits (Interest-Bearing).....	53,100,103	27,053,852	0	26,010,629	35,622
Federal Funds Purchased.....	10,000	0	0	0	10,000
Trading Liabilities.....	0	0	0	0	0
Other Borrowed Money.....	4,130,138	1,996,028	0	2,102,070	32,040
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures...	400,000	400,000	0	0	0
Other Liabilities.....	5,544,702	2,193,852	690	3,349,369	791
<b>TOTAL LIABILITIES.....</b>	<b>63,643,031</b>	<b>31,742,286</b>	<b>1,202</b>	<b>31,820,797</b>	<b>78,746</b>
<b>EQUITY CAPITAL</b>					
Perpetual Preferred Stock.....	9,500	0	9,500	0	0
Common Stock.....	6,341	1	4,939	1,000	401
Surplus.....	7,686,158	3,490,358	11,139	4,175,609	9,052
Undivided Profits.....	5,101,345	3,283,852	7,840	1,808,661	992
<b>TOTAL EQUITY CAPITAL.....</b>	<b>12,803,344</b>	<b>6,774,211</b>	<b>33,418</b>	<b>5,985,270</b>	<b>10,445</b>
<b>TOTAL LIABILITIES &amp; EQUITY.....</b>	<b>76,446,375</b>	<b>38,516,497</b>	<b>34,620</b>	<b>37,806,067</b>	<b>89,191</b>

**Federally Chartered Savings and Loan Associations  
Headquartered Outside of Utah with Branches in Utah  
December 31, 2013**

1 Out-of-State Reporting Figures in Thousands of Dollars	<u>Washington Federal</u>
<b>ASSETS</b>	
Cash and Due.....	965,714
Securities.....	4,469,440
Federal Funds Sold.....	0
Receivables (Net of Unearned).....	8,024,290
LESS: Allowance for Losses.....	118,158
Trading Assets.....	0
Premises and Fixed Assets.....	219,849
Other Real Estate Owned.....	112,739
Investments in Unconsolidated Subs.....	0
Customers' Liability.....	0
Intangible Assets.....	299,019
Other Assets.....	<u>435,307</u>
TOTAL ASSETS.....	<u><u>14,408,200</u></u>
<b>LIABILITIES</b>	
Deposits (Noninterest-Bearing).....	759,264
Deposits (Interest-Bearing).....	9,682,278
Federal Funds Purchased.....	41,650
Trading Liabilities.....	0
Other Borrowed Money.....	1,930,000
Bank's Liability on Acceptances.....	0
Notes and Subordinated Debentures.....	0
Other Liabilities.....	<u>79,098</u>
TOTAL LIABILITIES.....	<u><u>12,492,290</u></u>
<b>EQUITY CAPITAL</b>	
Perpetual Preferred Stock.....	0
Common Stock.....	0
Surplus.....	799,323
Undivided Profits.....	<u>1,116,587</u>
TOTAL EQUITY CAPITAL.....	<u><u>1,915,910</u></u>
TOTAL LIABILITIES & EQUITY.....	<u><u>14,408,200</u></u>
*Deposits in Utah if available.....	326,886

\* 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**  
**Federal Savings and Loan Associations**  
**Headquartered in Utah**  
**For The Twelve Month Period Ending December 31, 2013**

5 Federal Reporting Figures in Thousands	<u>Federal</u>
Interest Income.....	\$ 8,258,963
Interest Expense.....	<u>892,243</u>
NET INTEREST INCOME.....	7,366,720
Net Provision for Losses.....	2,466,475
Noninterest Income.....	8,654,826
Noninterest Expense.....	<u>7,889,561</u>
INCOME BEFORE SALE OF ASSETS.....	5,665,510
Gain on Sale of Assets.....	0
Loss on Sale of Assets.....	115
Income Tax.....	2,106,539
INCOME BEFORE EXTRAORDINARY ITEMS.....	<u>3,558,856</u>
Extraordinary Items.....	0
NET INCOME.....	<u><u>\$ 3,558,856</u></u>

**Note:** Net income of state savings and loan associations is generated in Utah exclusively. Net income of federal savings and loan associations is from several states and not Utah income exclusively.

# **Trust Companies**

**Trust Companies  
June 30, 2014**

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

**State Chartered Depository Institutions with Trust Powers  
June 30, 2014**

<u>Name / Phone Number</u>	<u>Address</u>	<u>Trust Manager</u>
Bank of Utah 801-625-3515	2605 Washington Blvd. Ogden, UT 84401	Dave Guzy
Central Bank 801-375-1000	75 North University Ave. Provo, UT 84601	Richard Bird
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**

<b><u>Trust Companies and Depository Institutions with Trust Powers:</u></b>	<b><u>June 30, 2013</u></b>	<b><u>June 30, 2014</u></b>
Number of Companies with Trust Powers .....	6	5

**Federally Chartered Depository Institutions  
with Trust Powers****National Banks with Trust Powers:**

JP Morgan Chase, N.A.  
Wells Fargo Bank, N.A.  
Zions First National Bank  
KeyBank, N.A.  
U.S. Bank, 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 Savings and Loan Association Exercising Trust Powers:**

First American Trust F.S.B. – Branch DBA First American Trust

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

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

**National Bank with Wholly Owned Trust Company:**

BOKF, N.A. (Southwest Trust Company)

**State Chartered Trust Companies**  
**Statement of Condition**  
As of June 30, 2014

2 Reporting Figures in Dollars	<u>Deseret Trust Company</u>	<u>Steiner Trust Company</u>
<b>ASSETS</b>		
Cash and equivalents.....	\$ 5,085,655	\$ 14,518
Investments.....	5,145,118	40,000
Trust fees receivable.....	41,376	1,250
Due from affiliates.....	222,647	0
Due from trust accounts.....	275,000	0
Asset accruals.....	0	16
Prepaid expenses.....	0	88
Net premises and equipment.....	354,173	0
Intangible assets.....	0	0
Other assets.....	<u>536,784,940</u>	<u>0</u>
Total Assets.....	<u>547,908,909</u>	<u>55,872</u>
<b>LIABILITIES</b>		
Accounts payable.....	1,529,124	500
Due to affiliates.....	0	0
Due to trust accounts.....	0	0
Liability accruals.....	0	100
Borrowings.....	0	0
Other liabilities.....	86,905,037	0
Deferred income taxes.....	<u>0</u>	<u>0</u>
Total Liabilities.....	88,434,161	600
<b>EQUITY CAPITAL</b>		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	<u>459,474,748</u>	<u>15,272</u>
Total Capital.....	<u>459,474,748</u>	<u>55,272</u>
Total Liabilities and Capital.....	<u>\$ 547,908,909</u>	<u>\$ 55,872</u>

# **Financial Institution Holding Companies**



**Financial Institution Holding Companies Registered  
with Utah Depository Affiliates  
June 30, 2014**

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

\* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered  
with Utah Depository Affiliates  
June 30, 2014**

↳Parents of Each Preceding Subsidiary	Location
<b>Registered Holding Company</b>	
↳Utah Affiliate Owned by the Registered Holding Company	
<b>Continental Bancorporation</b> .....	Salt Lake City, UT
↳Continental Bank .....	Salt Lake City, UT
<b>First Utah Bancorporation</b> .....	Salt Lake City, UT
↳First Utah Bank .....	Salt Lake City, UT
<b>FJ Management, Inc.</b> .....	Salt Lake City, UT
↳Transportation Alliance Bank, Inc. ....	Ogden, UT
<b>Fry's Electronics, Inc.</b> .....	San Jose, CA
↳First Electronic Bank .....	Salt Lake City, UT
↳General Electric Company .....	Stamford, CT
↳General Electric Capital Corporation. ....	Stamford, CT
<b>GE Consumer Finance, Inc.</b> .....	Stamford, CT
↳G.E. Capital Bank .....	Salt Lake City, UT
↳Porter Mountain III LLP (~30%) / Sage Brush Partners LLP (~51%).....	Grand Junction, CO
<b>Grand Valley Corporation</b> .....	Grand Junction, CO
↳Grand Valley Bank .....	Heber City, UT
<b>Green Dot Corporation*</b> .....	Monrovia, CA
↳Green Dot Bank .....	Provo, UT
↳GV ESOP .....	Gunnison, UT
<b>GV Bancorp, Inc.</b> .....	Gunnison, UT
↳Gunnison Valley Bank .....	Gunnison, UT
<b>Home Credit Corporation</b> .....	Salt Lake City, UT
↳Home Savings Bank .....	Salt Lake City, UT
↳Ally Financial, Inc.* .....	Detroit, MI
<b>IB Finance Holding Company LLC</b> .....	Detroit, MI
↳Ally Bank .....	Salt Lake City, UT
<b>Lease Corporation of America</b> .....	Troy, MI
↳LCA Bank Corporation .....	Salt Lake City, UT
<b>Marlin Business Services Corp.</b> .....	Mount Laurel, NJ
↳Marlin Business Bank .....	Salt Lake City, UT
<b>Medallion Financial Corp.</b> .....	New York, NY
↳Medallion Bank .....	Salt Lake City, UT
<b>NHB Holdings, Inc.</b> .....	Salt Lake City, UT
↳Proficio Bank .....	Salt Lake City, UT
↳UnitedHealth Group Inc. ....	Minnetonka, MN
↳United HealthCare Services, Inc. ....	Minnetonka, MN
↳Optum, Inc. ....	Minnetonka, MN
↳OptumHealth Holdings LLC .....	Minnetonka, MN
<b>OptumHealth Financial Services, Inc.</b> .....	Minnetonka, MN
↳OptumHealth Bank, Inc. ....	West Valley City, UT

\* Financial holding company per Gramm Leach Bliley Act.

**Financial Institution Holding Companies Registered  
with Utah Depository Affiliates  
June 30, 2014**

↳ Parents of Each Preceding Subsidiary <b>Registered Holding Company</b> ↳ Utah Affiliate Owned by the Registered Holding Company	Location
<b>Peoples Utah Bancorp</b> .....	American Fork, UT
↳ Bank of American Fork .....	American Fork, UT
↳ Lewiston State Bank .....	Lewiston, UT
↳ Pitney Bowes, Inc. ....	Stamford, CT
<b>Pitney Bowes Global Financial Services, LLC</b> .....	Shelton, CT
↳ The Pitney Bowes Bank, Inc. ....	Salt Lake City, UT
<b>SLM Corporation</b> .....	Reston, VA
↳ Sallie Mae Bank .....	Salt Lake City, UT
<b>Southern Utah Bancorporation</b> .....	Cedar City, UT
↳ State Bank of Southern Utah .....	Cedar City, UT
<b>Steel Partners Holdings LP</b> .....	New York, NY
↳ SPH Group LLC .....	New York, NY
↳ WebFinancial Holding Corporation .....	New York, NY
↳ WebBank .....	Salt Lake City, UT
<b>Target Corporation</b> .....	Minneapolis, MN
↳ Target Bank .....	Salt Lake City, UT
↳ UBS AG* .....	Zurich, Switzerland
<b>UBS Americas Inc.</b> .....	Stamford, CT
↳ UBS Bank USA .....	Salt Lake City, UT
<b>WEX Inc.</b> .....	Portland, ME
↳ WEX Bank .....	Salt Lake City, UT

\* Financial holding company per Gramm Leach Bliley Act.

# **Licensed Issuers of Travelers Checks**

## Companies Licensed to Issue Travelers Checks or Money Orders

June 30, 2014

<u>Name</u>	<u>Location</u>
ADP Payroll Services .....	San Dimas, CA
Amazon Payments .....	Seattle, WA
American Express Co., TRS .....	New York, NY
American Express Prepaid Card Mgt.....	New York, NY
Anh Minh Money Transfer.....	Westminster, CA
Associated Foreign Exchange Inc. ....	Woodland Hills, CA
Bancomer Transfer Services .....	Houston, TX
Bill.com Inc.....	Palo Alto, CA
Blackhawk Network California .....	Pleasanton, CA
Cambridge Mercantile Corp. (USA) .....	Toronto Ontario Canada
CheckFreePay Corporation.....	Wallingford, CT
Comdata TN, Inc.....	Brentwood, TN
Continental Exchange Solutions .....	Buena Park, CA
Continental Express Money Order .....	Santa Ana, CA
Custom House USA LLC. ....	Victoria BC Canada
Dahabshil .....	Dublin, OH
Dolex Dollar Express .....	Arlington, TX
DSI-ITI LLC .....	Altoona, PA
Electronic Funds Source.....	Nashville, TN
Enramex.....	Wheat Ridge, CO
Facebook Payments Inc .....	Atlanta, GA
FNC Insurance Agency, Inc. ....	Hagerstown, MD
Girosol Corp.....	North Miami Beach, FL
Golden Money Transfer, Inc .....	San Diego, CA
Google Payment Corp.....	Mountain View, CA
GPS Capital Markets .....	South Jordan, UT
Green Dot Corporations.....	Pasadena, CA
GroupEx Financial Corporation.....	Sylmar, CA
HSI USA Inc.....	San Francisco, CA
Hong Lan Services.....	Westminster, CA
IDT Payment Services, Inc. ....	Newark, NJ
Integrated Payment Systems .....	Atlanta, GA
Intermex Wire Transfer.....	Miami, FL
Intuit Payments Inc.....	Mountain View, CA
ITC Financial Licenses.....	Columbus, GA
Jpay Inc.....	Miramar, FL
Keefe Commissary Network .....	St. Louis, MO
Kwik Dollar LLC / Dinex .....	Houston, TX

## Companies Licensed to Issue Travelers Checks or Money Orders

June 30, 2014

<u>Name</u>	<u>Location</u>
Lucky Money, Inc. ....	San Francisco, CA
Maxitransfers Corporation.....	Irving, TX
Metavante Payments Services.....	Milwaukee, WI
Moneydart Global Services, Inc. ....	Woodbridge, NJ
Moneygram Payment Systems .....	Minneapolis, MN
NetSpend Corporation .....	Austin, TX
nFinanSe Payments.....	Sarasota, FL
North American Money Transfers.....	Stone Mountain, GA
Official Payments Corporation .....	Auburn, AL
Omnex Group, Inc.....	Englewood Cliffs, NJ
Order Express.....	Chicago, IL
Paynearme MT Inc.....	Sunnvale, CA
Payoneer Inc. ....	New York, NY
PayPal Utah .....	San Jose, CA
Precash Inc. ....	Houston, TX
Pronto Money Transfer Inc .....	Manhattan Beach, CA
Servicio Uniteller .....	Rochelle Park, NJ
Sigue Corporation .....	Sylmar, CA
Skrill USA.....	New York, NY
Softgate Systems.....	Fairfield, NJ
Square Inc.....	San Francisco, CA
Swanson Services Corporation.....	Denver, CO
Tempus Inc. ....	Washington, DC
TouchPay Holdings LLC .....	Irving, TX
Trans-Fast Remittance LLC.....	New York, NY
Travelex Currency Services .....	New York, NY
USFOREX.....	San Francisco, CA
Viamerica Corporation .....	Bethesda, MD
Western Union Business Solutions (USA).....	Washington, DC
Western Union Financial Services .....	Englewood, CO
WingCash LLC.....	Highland, UT
World First USA, Inc .....	Arlington, VA
WorldRemit Corp. ....	Greenwood Village, CO
Xoom Corporation.....	San Francisco, CA
Xpress Money Services Inc.....	Piscataway, NJ

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# **Loan Production Offices**



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

**June 30, 2014**

<u>Name</u>	<u>Out of State Depository Location</u>
AmericanWest Bank .....	Spokane, Washington
Bank of England, DBA ENG Lending.....	Little Rock, Arkansas
Bank of the Cascades.....	Bend, Oregon
Cole Taylor Bank.....	Rosemont, Illinois
Homestreet Bank .....	Seattle, Washington
M&T Bank .....	Buffalo, New York
Meadows Bank.....	Las Vegas, Nevada
Pacific Western Bank.....	Glendora, California
Silicon Valley Bank.....	Santa Clara, California

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

**June 30, 2014**

<u>Name</u>	<u>LPO Location(s)</u>
Bank of American Fork .....	Ephraim & Layton, UT
Bank of Utah .....	Logan, Price, Sandy, & St. George, UT
Celtic Bank.....	Temecula, CA
Holladay Bank & Trust .....	Provo, UT
Town & Country Bank .....	St. George, UT
UBS.....	Various locations in the US

# **Independent Escrow Agents**

**Independent Escrow Agents Registered in Utah**

June 30, 2014

<u>Name</u>	<u>City, State</u>	<u>Escrow Manager</u>
ABC Escrow Corp .....	Los Angeles, CA .....	Craig Block
Equity Escrow Company .....	St. George, UT .....	Brad Seegmiller
Escrow Specialists .....	Ogden, UT .....	Jamie Simpson
Loancare, LLC.....	Virginia Beach, VA.....	Mia Poston

# **Non- Depository Lenders**

**Non-Depository Lenders**  
**One Hundred Eighty-One Registered**  
**Check Casher, Payday Lender, Title Lender, & Internet Payday Lender**

<u>Name</u>	<u>City, State</u>	<u>C</u>	<u>P</u>	<u>T</u>	<u>I</u>
1stChoiceMoney.com.....	El Segundo, CA .....			X	X
2GuysLoans.com .....	Provo, UT.....		X		X
3 Amigos Market.....	St George, UT.....	X			
36Th Street Market .....	Ogden, UT .....	X			
800loanmart.com .....	Encino, CA.....			X	X
A & A Check Cashing House .....	Rock Springs, WY .....	X			
A & A Quick Loans .....	Taylorsville, UT .....		X		
A & B Quick Loans .....	Salt Lake City, UT.....		X		
Ace Financial of Logan.....	Logan, UT .....			X	
Advance America Cash Advance Centers.....	Spartanburg, SC .....		X		X
Advanced Money Express LLC.....	West Valley City, UT.....			X	
Advantage Pawn & Sports .....	Ephraim, UT.....		X	X	
Affordable Title Loans LLC .....	Midvale, UT.....			X	
Alamo Jack's Inc.....	Salt Lake City, UT .....			X	
American Title Loans LLC.....	Salt Lake City, UT.....			X	
ATM Title Loans.....	St George, UT.....			X	
Awesome Title Loans LLC .....	Salt Lake City, UT.....	X	X	X	
Beehive Check Exchange LLC .....	Wendover, UT .....		X		
Beneficial Lending Solutions of Utah, LLC.....	Dublin, OH .....			X	
Best Financial.....	Ogden, UT .....			X	
Best Financial.....	West Valley City, UT .....			X	
Big Dog Pawn .....	West Jordan, UT.....			X	
Buckeye Title Loans of Utah LLC .....	Dublin, OH .....			X	
Cascade Financial of Orem, Inc.....	Orem, UT.....			X	
Cash 2-U.....	Washington, UT.....	X	X		
Cash Advance.....	West Jordan, UT.....	X	X	X	
Cash Cow Loan Store LLC .....	Riverton, UT.....		X	X	
CashCanDo of Utah LLC .....	Kansas City, MO .....		X		
CashCentral.com .....	Logan, UT .....		X		X
CashFactoryUSA.com .....	Las Vegas, NV.....		X		X
CashFastOnline.com .....	Frederick, CO .....		X		X
Cash-It.....	Moab, UT .....	X	X		
CashNetUSA.com.....	Fort Worth, TX.....		X		X
CashStore/GetCashASAP .....	Irving, TX .....			X	
CC Latino Services LLC.....	Taylorsville, UT .....	X			
Cedar Post Pawn Shop.....	St George, UT.....			X	
Cedar Post Trading Co .....	Kanab, UT.....		X	X	
Certegy Check Services Inc.....	St Petersburg, FL.....	X			

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Check City Check Cashing .....	Provo, UT.....	X	X	X	
Check Exchange Express.....	Brigham City, UT.....		X		
Check Tech Inc.....	Logan, UT .....		X	X	
CheckCity.com.....	Provo, UT.....		X		X
CheckIntoCash.com.....	Cleveland, TN .....	X	X	X	X
CheckMasters .....	American Fork, UT .....		X		
CheckNGo.com.....	Fairfield, OH.....	X	X	X	X
Checkpoint One .....	Tooele, UT .....	X		X	
Checksmart.com.....	Dublin, OH .....	X	X		
Chek Line Inc.....	West Valley City, UT .....	X	X	X	
Chivo Check Cashing .....	Hurricane, UT .....	X			
City Market .....	Cincinnati, OH.....	X			
City Title Loans LLC dba CityLoan.com.....	Long Beach , CA.....			X	X
Dixie Check Cashing LLC .....	St George, UT.....	X			
Dollar Loan Center .....	Las Vegas, NV.....			X	X
EA Services Inc.....	Salt Lake City, UT .....	X			
EI Mercadito .....	Payson, UT .....	X			
Envios Express 3 Hermonos Inc.....	Midvale, UT .....	X			
Express Auto Acceptance LLC .....	North Logan, UT .....			X	
Express Pawn .....	Washington, UT .....		X	X	
E-Z Cash & Loans .....	Vernal, UT.....		X	X	
E-Z Loans of Utah.....	Salt Lake City, UT .....		X		
EZMoney Utah Inc/EZ Loan Services .....	Austin, TX .....	X	X	X	
EZPawn.....	Austin, TX .....			X	
EZPaydayCash.com .....	Salt Lake City, UT .....		X		X
Family Pawn.....	St George, UT.....		X	X	
Fastbucks.....	Dallas, TX .....		X	X	
FirstChoiceTitleLoan.com .....	Bradenton, FL .....			X	X
Frontier Finance .....	Cedar City, UT .....		X	X	
Golden Plug/Money Express.....	Provo, UT.....			X	
Guns & Gold.....	Salt Lake City, UT .....		X		
Gurudev Petro LLC .....	Salt Lake City, UT .....	X			
Harmons Grocery Stores .....	West Valley City, UT .....	X			
Helping Hand Financial, Inc. ....	Los Angeles, CA .....		X		X
hpdloans.com.....	Sacramento , CA .....		X		X
Hy and Mike's Million Dollar Pawn .....	West Valley City, UT .....			X	
Instant Access Cash Inc .....	West Valley City, UT .....			X	
Instant Cash Flow .....	Logan, UT .....		X	X	X

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<b>Name</b>	<b>City, State</b>	<b>C</b>	<b>P</b>	<b>T</b>	<b>I</b>
Instant Money One Inc.....	Kearns, UT.....		X	X	
Intermex Wire Transfer, LLC .....	Miami, FL.....				
Jiffy Enterprises Inc.....	Vernal, UT.....	X	X		
Joyas Liliana Inc.....	Salt Lake City, UT.....	X			
Joyas Robles Inc.....	Salt Lake City, UT.....	X			
K & C Store .....	Bluff, UT.....	X			
K & J Auto Inc .....	Bountiful, UT .....			X	
KGLC Inc.....	West Valley City, UT.....	X			
Kims Market .....	Ogden, UT .....	X			
Kwick Stop #1 .....	Ogden, UT .....	X			
Kwick Stop #2 .....	Ogden, UT .....	X			
La Manzanita Market.....	Salt Lake City, UT .....	X			
La Pico Market.....	Kearns, UT.....	X			
Latino Cash Center .....	West Jordan, UT.....	X	X		
Latino Express Loans .....	Salt Lake City, UT.....	X	X	X	
Loan Max .....	Alpharetta, GA .....			X	
LoanByPhone.com.....	Cleveland, TN.....		X		X
Loans for Less .....	Salt Lake City, UT.....			X	X
Lopez Finance Quik Loans .....	Salt Lake City, UT.....	X			
Magna Mart LLC .....	Magna, UT .....	X			
Marisa's Fashions & Market.....	Salt Lake City, UT.....	X			
Mi Tierra Market Inc.....	Murray, UT .....	X			
Minute Loan Center.....	Virginia Beach, VA.....			X	
Money Access Inc.....	Provo, UT.....	X	X	X	
Money Train Title Loans LLC .....	Sandy, UT .....			X	
Money4youpaydayloans.com.....	Kaysville, UT.....		X		X
MoneyKey.com .....	Wilmington, DE.....		X		X
Mr Loan.....	Ogden, UT .....		X	X	
Mr. Payroll .....	Beaver, UT.....	X			
Multiservicios Maya Inc.....	Salt Lake City, UT.....	X			
mycashdepot.com / Advance Funding Systems .....	Lincolnwood, IL.....		X		X
MyNextPay.com .....	Montreal Quebec Canada, .....		X		X
MyPaydayLoan.com.....	Reno, NV .....		X		X
OC Envios LLC .....	South Salt Lake, UT.....	X			
Ok Finance & Rentals .....	Orem, UT.....		X		
OntheGoTitleLoans.com .....	Boca Raton, FL.....			X	X
Pablos Corporate .....	Sandy, UT.....			X	
Pawn Plus Inc .....	Cedar City, UT .....		X	X	

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Perez Market.....	West Valley City, UT.....	X			
QC E-Services Inc. ....	Overland Park, KS.....		X		X
QC Financial Services Inc.....	Overland Park, KS.....		X	X	
Quick Cash .....	North Salt Lake, UT .....		X		
Quick Title Loans .....	Salt Lake City, UT .....		X	X	
Quik Pik Market.....	West Valley City, UT.....	X			
QuikCheck.com .....	Logan, UT .....				X
Raincheck .....	Orem, UT.....		X		X
Rapid Cash Financial.....	Logan, UT .....		X		
Rapido Express Kearns, Inc. ....	Kearns, UT.....	X			
Rapido Express West Valley, Inc.....	West Valley City, UT.....	X			
Ready Money .....	Wausau, WI.....		X	X	
Red Duck Mini Store .....	Ogden, UT .....	X			
Red Rock Financial.....	Cedar City, UT .....			X	
Red Rock Financial.....	St George, UT.....			X	
Ruelas Envios y Multiservicios LLC .....	Salt Lake City, UT .....	X			
Safi Yellow Store Inc .....	Salt Lake City, UT.....	X			
Salvavida Title Loans LLC .....	West Valley City, UT .....			X	
Secure Title Loans .....	West Valley City, UT .....			X	
SH & Sons.....	Clearfield, UT.....	X			
Shippack Place Corp .....	Park City, UT.....	X			
SLCUT Title Loans.....	West Valley City, UT .....			X	
Smith's Food & Drug Centers, Inc. ....	Cincinnati, OH.....	X			
Solucion Hispana .....	Orem, UT.....	X	X	X	
Speedy Market 4 U Inc.....	Salt Lake City, UT .....	X			
SpeedyCash.com.....	Wichita, KS .....		X		X
Star Loans Price.....	Humble, TX.....			X	
Summit Cash Advance .....	St George, UT.....			X	
Sunset Finance .....	Sunset, UT.....			X	
Sunset Mini Mart .....	Sunset, UT.....	X			
Super Cash Loan Center LLC.....	Orem, UT .....			X	
Super Groceries, Inc.....	Ogden, UT .....	X			
The Money Place .....	Omaha, NE .....		X	X	
The Valley Services LLC.....	Tooele, UT .....	X			
Tienda El Paraiso.....	St George, UT.....	X			
Tiger Mart.....	Ogden, UT .....	X			
Time for Cash Inc.....	Roy, UT.....		X	X	X
Title Loans Pro.....	Jacksonville, FL .....			X	X



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<u>Name</u>	<u>City, State</u>	<u>C</u>	<u>P</u>	<u>T</u>	<u>I</u>
TitleCredit.com .....	Duluth, GA .....			X	X
TitleMax of Utah .....	Savannah, GA.....			X	
Touchstone Financial .....	Bountiful, UT .....			X	
Touchstone Financial .....	Murray, UT .....			X	
Touchstone Financial .....	Ogden, UT .....			X	
Touchstone Financial .....	Orem, UT .....			X	
Touchstone Financial .....	South Jordan, UT.....			X	
Touchstone Financial .....	Springville, UT.....			X	
TravelCenters of America .....	Parowan, UT .....	X			
TravelCenters of America .....	Tooele, UT .....	X			
TravelCenters of America .....	Westlake, OH .....	X			
Turbotitleloan.com .....	Chicago, IL.....			X	X
USA Cash Services.....	Ogden, UT .....		X	X	
USACashServices.com.....	Ogden, UT .....		X		X
Utah Money Center .....	West Jordan, UT.....			X	
Utah Money Center .....	Provo, UT.....			X	
Utah Money Store LLC.....	Sandy, UT .....			X	
Utah Money Store of Spanish Fork LLC .....	Spanish Fork, UT .....			X	
Utah Title Loans Inc .....	Atlanta, GA.....		X		
Value Loan Center .....	St George, UT.....		X		
Vazquez Multiservice .....	Salt Lake City, UT .....	X			
WA & F Group Inc.....	Ogden, UT .....	X			
Wal-Mart Stores Inc .....	Bentonville, AR .....	X			
Webcashexperts.com .....	Savannah, GA.....			X	X
Wilshire Consumer Credit .....	Los Angeles, CA .....			X	X
Winco Foods LLC .....	Boise, ID .....	X			
Xpress Cash Solutions, Inc.....	Midvale, UT .....		X	X	
Yama & Son Jewelry & Pawn.....	Moab, UT .....	X			
Zacatecas Market .....	Tooele, UT .....	X			
Total:		70	68	87	37

**Note:** Some registered lenders have one or more branches. There are 599 physical locations in Utah where a borrower may obtain a non-depository loan.

**Non-Depository Lenders**

**Aggregate Information – 7-23-503(2)(a)**

**For the immediately preceding calendar year – 78 institutions reporting**

1. The average deferred deposit loan amount that the deferred deposit lender extended .....	\$358
2. For deferred deposit loans paid in full, the average number of days a deferred deposit loan is outstanding for the duration of time that interest is charged .....	31 Days
3. The minimum and maximum dollar amount of interest and fees charged by the deferred deposit lender for a deferred deposit loan of \$100 with a loan term of seven days .....	\$0 - \$30*
4. The total number of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to subsection 7-23-401(3)(b).....	2,944
5. Of the persons to whom the deferred deposit lender extended a deferred deposit loan, the percentage that entered into an extended payment plan under Section 7-23-403 .....	6.48%
6. The total dollar amount of deferred deposit loans rescinded by the deferred deposit lender at the request of the customer pursuant to Subsection 7-23-401(3)(b) .....	\$1,233,348
7. The average annual percentage rate charged on deferred deposit loans .....	466.08%
8. The average dollar amount of extended payments plans entered into under Section 7-23-403 by the deferred deposit lender .....	\$328

**Required Information – 7-23-503(2)(b)**

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 .....	13
2. For deferred deposit lenders who are registered with the department:	
A) The number of complaints the department considers resolved; .....	9
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; .....	4
B) The number of complaints the department considers unresolved; .....	0

\* The Annual Percentage Rate (APR) calculation for interest charged in this range is 0 percent APR to 1,564.29 percent APR.

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# **Mortgage Servicers, Wholesalers, Lenders, & Brokers**

**One Hundred Ninety-Eight Residential First Mortgage Loan Servicers, Wholesale  
Lenders, and Depository Institutions Affiliated Mortgage Lenders & Brokers  
Registered to do Business in Utah**

<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>W</u>	<u>L</u>	<u>B</u>
1ST ALLIANCE LENDING LLC	EAST HARTFORD, CT		X		
21ST MORTGAGE CORPORATION	KNOXVILLE, TN	X			
360 MORTGAGE GROUP, LLC	AUSTIN, TX	X			
ACADEMY MORTGAGE CORPORATION	SANDY, UT	X			
ALLIANT CREDIT UNION	CHICAGO, IL	X		X	
AMERICAN FINANCIAL RESOURCE, INC.	PARSIPPANY, NJ	X			
AMERIHOME MORTGAGE CORPORATION	FLINT, MI	X			
AMERIPRO FUNDING INC	AUSTIN, TX	X			
AMERISAVE MORTGAGE CORPORATION	ATLANTA, GA	X			
AMHERST FUNDING GROUP, LP	AUSTIN, TX	X			
ARIZONA BANK AND TRUST	SALT LAKE CITY, UT	X		X	X
ASSETS RECOVERY CENTER, LLC	MIAMI, FL	X			
BANK OF BLUE VALLEY	OVERLAND PARK, KS	X		X	X
BANK OF THE WEST/MORTGAGE BANKING DIV	OMAHA, NE	X		X	
BAYVIEW LOAN SERVICING, LLC	CORAL CABLES, FL	X			
BENEFICIAL FINANCIAL I INC.	METTAWA, IL	X			
BRIDGELOCK CAPITAL DBA PEAK LOAN SERVICE	MIDVALE, UT	X			
C.U. MORTGAGE SERVICES INC	NEW BRIGHTON, MN	X			
CALIBER HOME LOANS INC	IRVING, TX	X			
CARRINGTON MORTGAGE SERVICES, LLC	SANTA ANA, CA	X			
CASHCALL INC	ORANGE, CA	X			
CASTLE MORTGAGE CORPORATION	VESTAVIA HILLS, AL	X			
CBC MORTGAGE AGENCY	CEDAR CITY, UT		X		
CENTRAL MORTGAGE COMPANY	LITTLE ROCK, AR	X		X	X
CGB AGRI FINANCIAL SERVICES, INC.	LOUISVILLE, KY	X			
CHERRY CREEK MORTGAGE CO INC	GREENWOOD VILLAGE, CO	X			
CHICAGO MORTGAGE SOLUTIONS CORP	LINCOLNSHIRE, IL	X			
CIS FINANCIAL SERVICES INC	HAMILTON, AL	X			
CITADEL SERVICING CORPORATION	IRVINE, CA	X			
CITIFINANCIAL SERVICING LLC	BALTIMORE, MD	X			
CITIMORTGAGE, INC.	O'FALLON, MO	X			
CLEARSPRING LOAN SERVICES INC	FRISCO, TX	X			
CLMG CORP	PLANO, TX				X

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CMG MORTGAGE INC DBA CMG FINANCIAL	SAN RAMON, CA	X			
COBALT MORTGAGE INC	SOUTH OGDEN, UT	X			
COMPU-LINK CORPORATION DBA CELINK	LANSING, MI	X			
CORE LOGIC SERVICES LLC	WESTLAKE, TX	X			
CORNERSTONE HOME LENDING INC	HOUSTON, TX	X			
COUNTRYPLACE MORTGAGE LTD	ADDISON, TX	X			
COUNTRYWIDE HOME LOANS, INC	WESTLAKE VILLAGE, CA	X			
CREDIT CONTROL LLC	HAZELWOOD, MO	X			
CRESCENT MORTGAGE COMPANY	ATLANTA, GA	X		X	
CUSO MORTGAGE, INC.	ANAHEIM, CA	X		X	
D.L. EVANS BANK	BOISE, ID			X	
DB PRIVATE WEALTH MORTGAGE LTD	NEW YORK, NY			X	
DEVAL, LLC	IRVING, TX	X			
DIRECT MORTGAGE, CORP.	SALT LAKE CITY, UT	X		X	
DISCOVER HOME LOANS, INC	IRVINE, CA			X	
DOVENMUEHLE MORTGAGE, INC	LAKE ZURICH, IL	X			
DRY CREEK DEVELOPMENT, LC	SANDY, UT	X			
DUBUQUE BANK & TRUST COMPANY	SALT LAKE CITY, UT	X		X	X
DYCK-O'NEAL, INC.	DALLAS, TX	X			
EMBRACE HOME LOANS, INC.	NEWPORT, RI	X			
ENDEAVOR AMERICA LOAN SERVICES	MELVILLE, NY	X			
ENVOY MORTGAGE LTD	HOUSTON, TX	X			
EQUITY LOANS LLC	ATLANTA, GA	X			
ETHOS LENDING LLC	SAN FRANCISCO, CA		X		
EVERETT FINANCIAL	DALLAS, TX	X			
FAIRWAY INDEPENDENT MORTGAGE CORP	MADISON, WI		X		
FAY SERVICING, LLC	CHICAGO, IL	X			
FCI LENDER SERVICES, INC	ANAHEIM HILLS, CA	X			
FIFTH THIRD MORTGAGE COMPANY	CINCINNATI, OH	X		X	
FIRST CALIFORNIA MTG CO DBA DEAL WORKS	PETALUMA, CA	X			
FIRST GUARANTY MORTGAGE CORPORATION	TYSONS CORNER, VA		X		
FIRST INTERNET BANK OF INDIANA	INDIANAPOLIS, IN	X		X	
FIRST MARINER BANK	BALTIMORE, MD			X	

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<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>W</u>	<u>L</u>	<u>B</u>
FIRST MORTGAGE CORP/FMC MORTGAGE CO	ONTARIO, CA	X			
FIRST REPUBLIC BANK	SAN FRANCISCO, CA	X		X	
FRANKLIN AMERICAN MORTGAGE COMPANY	FRANKLIN, TN	X			
FRANKLIN CREDIT MANAGEMENT CORPORATION	JERSEY CITY, NJ	X			
FREEDOM MORTGAGE CORPORATION	MT. LAUREL, NJ	X			
GATEWAY FUNDING DIVERSIFIED MORTGAGE SER	HORSHAM, PA	X			
GATEWAY MORTGAGE GROUP, LLC	TULSA, OK	X			
GENERATION MORTGAGE COMPANY	ATLANTA, GA	X			
GOLDMAN, SACHS & CO	NEW YORK, NY				X
GREEN TREE SERVICING LLC	ST PAUL, MN	X			
GREGORY FUNDING LLC	PORTLAND, OR	X			
GUFFEY HOME LOANS, INC.	OGDEN, UT	X			
GUILD MORTGAGE COMPANY	SAN DIEGO, CA	X			
HOME SERVICING, LLC	BATON ROUGE, LA	X			
HOMEAMERICAN MORTGAGE CORPORATION	DENVER, CO	X			
HOMESTREET BANK	SEATTLE, WA	X		X	X
HOMEWARD RESIDENTIAL CORP INDIA PRIVATE	COPPELL, TX	X			
HOMEWISE INC	SANTE FE, NM	X			
HOUSEHOLD FINANCE CORP III	METTAWA, IL	X			
HSBC MORTGAGE SERVICES, INC	METTAWA, IL	X			
IMPAC MORTGAGE CORP	IRVINE, CA	X			
INDEPENDENT BANK	IONIA, MI	X		X	
ISGN SOLUTIONS INC	PALM BAY, FL				X
JAMES B NUTTER & COMPANY	KANSAS CITY, MO	X			
JMAC LENDING INC	IRVINE, CA	X			
KONDAUR CAPITAL CORPORATION	ORANGE, CA	X			
KYANITE FINANCIAL BUSINESS SERVICES, INC	RESEARCH TRIANGLE PK, NC	X			
LAND/HOME FINANCIAL SERVICES	RENO, NV	X			
LCS SERVICING, LLC	CENTENNIAL, CO	X			
LENDERLIVE NETWORK, INC	GLENDALE, CO	X			
LIBERTY HOME EQUITY SOLUTIONS INC	RANCHO CORDOVA, CA	X			
LOAN RESOLUTION CORPORATION	SCOTTSDALE, AZ	X			
LOANCARE LLC	VIRGINIA BEACH, VA	X			

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LOANWORKS SERVICING LLC	SHELTON, CT	X			
LONGVUE MORTGAGE CAPITAL INC	NEWPORT BEACH, CA	X			
MADISON MANAGEMENT SERVICES, LLC	KENVIL, NJ	X			
MANN MORTGAGE LLC	KALLISPELL, MT	X			
MANUFACTURERS & TRADERS TRUST/M&T BANK	BUFFALO, NY	X		X	
MARIX SERVICING LLC	TEMPE, AZ	X			
MEMBER FIRST MORTGAGE, LLC	GRAND RAPIDS, MI	X		X	
MGC MORTGAGE, INC.	PLANO, TX	X			
MINNESOTA BANK & TRUST	SALT LAKE CITY, UT	X		X	X
MORIA DEVELOPMENT DBA PEOPLES MORTGAGE C	CHANDLER, AZ	X			
MORTGAGE SERVICES III, LLC	BLOOMINGTON, IL	X		X	X
MORTGAGE SOLUTIONS OF COLORADO, LLC	COLORADO SPRINGS, CO	X			
MYCUMORTGAGE, LLC	FAIRBORN, OH	X			
NATIONSTAR MORTGAGE LLC DBA CHAMPION MOR	DALLAS, TX	X			
NATIONWIDE ADVANTAGE MORTGAGE COMPANY	DES MOINES, IA	X		X	
NDIA DR STE B	SALT LAKE CITY, UT		X		
NEW DAY FINANCIAL, LLC	FULTON, MD	X			
NEW PENN FINANCIAL DBA SHELLPOINT MORTG	PLYMOUTH MEETING, PA	X			
NORTHPOINTE BANK	GRAND RAPIDS, MI	X		X	
NOTE SERVICING CENTER INC	CHOWCHILLS, CA	X			
NYCB MORTGAGE COMPANY, LLC	CLEVELAND, OH	X		X	
OCWEN FINANCIAL SERVICES SRL LLC	WEST PALM BEACH, FL	X			
OCWEN FINANCIAL SOLUTIONS PRIVATE LTD	WEST PALM BEACH, FL	X			
OCWEN LOAN SERVICING, LLC	WEST PALM BEACH, FL	X			
OCWEN MORTGAGE SERVICING INC	FREDERIKSTED USVI,	X			
ONslow BAY FINANCIAL LLC	WINSTON-SALEM, NC	X			
PACIFIC UNION FINANCIAL LLC	IRVING, TX	X			
PARAMOUNT RESIDENTIAL MORTGAGE GROUP	CORONA, CA	X			
PARKSIDE LENDING LLC	SAN FRANCISCO, CA	X			
PENNYMAC LOAN SERVICES, LLC	MOORPARK, CA	X			
PHH MORTGAGE CORPORATION	MOUNT LAUREL, NJ	X			
PLANET HOME LENDING LLC	MERIDEN, CT	X			
PLATINUM MORTGAGE WHOLESALE INC	MADISON, AL				X



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Lenders, and Depository Institutions Affiliated Mortgage Lenders & Brokers  
Registered to do Business in Utah**

<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>W</u>	<u>L</u>	<u>B</u>
PLAZA HOME MORTGAGE INC	SAN DIEGO, CA	X			
PRIMARY CAPITAL ADVISORS LC	ATLANTA, GA	X			
PRIMARY RESIDENTIAL MORTGAGE, INC	SALT LAKE CITY, UT	X			
PRIMELENDING, A PLAINSCAPITAL COMPANY	DALLAS, TX	X		X	X
PRIVATE BANK OF BUCKHEAD	ATLANTA, GA			X	X
PRIVATE CAPITAL GROUP, INC	ALPINE, UT	X			
PROSPECT MORTGAGE LLC	SHERMAN OAKS, CA	X		X	
PROVIDENT FUNDING ASSOCIATES, LP	SAN BRUNO, CA	X			
PULTE MORTGAGE LLC	ENGLEWOOD, CO	X			
QUANTUM SERVICING CORPORATION	TAMPA, FL	X			
QUICK TITLE LOANS	SALT LAKE CITY, UT		X		
QUICKEN LOANS INC	DETROIT, MI	X			
REAL TIME RESOLUTIONS, INC	DALLAS, TX	X			
REGIONS BANK DBA REGIONS MORTGAGE	BIRMINGHAM, AL	X		X	
RESIDENTIAL ACCEPTANCE CORP	TAMPA, FL		X		
RESIDENTIAL CREDIT SOLUTIONS, INC	FORT WORTH, TX	X			
RESURGENT CAPITAL SERVICES LP	GREENVILLE, SC	X			
RETREAT CAPITAL MANAGEMENT INC	IRVINE, TX	X			
REVERSE MORTGAGE FUNDING	BLOOMFIELD, NJ	X			
REVERSE MORTGAGE FUNDING LLC	BLOOMFIELD, NJ	X			
RMK FINANCIAL CORP DBA MAJESTIC HOMELOAN	RANCHO CUCAMONGA, CA		X		
ROCKY MOUNTAIN BANK	SALT LAKE CITY, UT	X		X	X
ROUNDPOINT MORTGAGE SERVICING CORP	CHARLOTTE, NC	X			
RUSHMORE LOAN MANAGEMENT SVCS LLC	IRVING, CA	X			
SECURITY NATIONAL MORTGAGE COMPANY	SALT LAKE CITY, UT	X			
SELECT PORTFOLIO SERVICING, INC	SALT LAKE CITY, UT	X			
SELENE FINANCE LP	HOUSTON, TX	X			
SENECA MORTGAGE SERVICING LLC	ELMA, NY	X			
SERVIS ONE DBA BSI FINANCIAL SERVICES	IRVING, TX	X			
SETERUS INC	RESEARCH TRIANGLE PK, NC	X			
SIERRA PACIFIC MORTGAGE COMPANY, INC	FOLSOM, CA		X		
SN SERVICING CORPORATION	BATON ROUGE, LA	X			
SOUTHWEST STAGE FUNDING LLC	GILBERT, AZ	X			

**One Hundred Ninety-Eight Residential First Mortgage Loan Servicers, Wholesale  
Lenders, and Depository Institutions Affiliated Mortgage Lenders & Brokers  
Registered to do Business in Utah**

<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>W</u>	<u>L</u>	<u>B</u>
SPECIALIZED LOAN SERVICING LLC	HIGHLANDS RANCH, CO	X			
SPRINGLEAF FINANCIAL SERVICES INC	EVANSVILLE, IN	X			
SPRINGLEAF MORTGAGE SERVICES INC	EVANSVILLE, IN	X			
STATEBRIDGE COMPANY, LLC	GREENWOOD VILLAGE, CO	X			
STONEGATE MORTGAGE CORPORATION	INDIANAPOLIS, IN	X			
SUN WEST MORTGAGE USA COMPANY, INC	CERRITOS, CA	X			
SUNTRUST BANK	ATLANTA, GA		X		
SUNTRUST MORTGAGE, INC	RICHMOND, VA	X		X	
TALMER BANK AND TRUST	TROY, MI	X		X	
THAYER COUNTY BANK	HEBRON, NE	X		X	
TOWNE MORTGAGE COMPANY	TROY, MI	X			
TOYOTA FINANCIAL SAVINGS BANK	HENDERSON, NV			X	
TRAX FINANCIAL LLC	ORLANDO, FL	X			
TRUHOME SOLUTIONS LLC	LENEXA, KS	X			
UNITED MILITARY MORTGAGE LLC	LONDON, UT				X
UNITED MORTGAGE CORP	MELVILLE, NY	X			
UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC	MIAMI, FL		X		
URBAN FULFILLMENT SERVICES, LLC	BROOMFIELD, CO	X			
VANDERBILT MORTGAGE & FINANCE, INC	MARYVILLE, TN	X			
VELOCITY COMMERCIAL CAPITAL LLC	WESTLAKE VILLAGE, CA	X			
VERITAS FUNDING LLC	MIDVALE, UT	X		X	X
VLN INC	EDMOND, OK	X			
W.J. BRADLEY MORTGAGE CAPITAL, LLC	CENTENNIAL, CO	X			
WATERSTONE MORTGAGE CORP	PEWAUKEE, WI			X	X
WELLS FARGO ADVISORS, LLC	ST LOUIS, MO				X
WENDOVER FINANCIAL SERVICES CORP	WAYNE, PA	X			
WESLEND FINANCIAL CORP	SANTA ANA, CA	X			
WEST COAST SERVICING, INC.	HUNTINGTON BEACH, CA	X			
WESTERN MORTGAGE SERVICES	BOUNTIFUL, UT	X			
WESTSTAR MORTGAGE INC	WOODBIDGE, VA	X			
WINGSPAN PORTFOLIO ADVISORS, LLC	CARROLLTON, TX	X			
WIPRO GALLAGHER SOLUTIONS, INC	PALMETTO BAY, FL	X			
WMS SERIES LLC	SEATTLE, WA			X	X