

**COMPARATIVE
SAFETY AND SOUNDNESS
OF AMERICA'S INDUSTRIAL BANKS
FIRST QUARTER 2018**



COMPARATIVE SAFETY AND SOUNDNESS OF AMERICA'S INDUSTRIAL BANKS FIRST QUARTER 2018

Key measures of an insured institution's safety and soundness are capital adequacy, asset quality and profitability. We have compiled and analyzed data related to these measures to provide an objective view of the US banking industry or a banking industry segment's safety and soundness profile. Industry segments in our report include: all insured institutions; industrial banks (a/k/a industrial loan companies or ILC's); commercially-owned industrial banks; and insured institutions net of industrial banks ("Other Banks"). All data is derived from FDIC quarterly call reports as of March 31, 2018. Our findings are summarized below and, along with the data, are contained in the attached report.

CAPITAL RATIOS

As of March 31, 2018, the US banking industry had \$17.5 trillion in Assets and \$2.0 trillion in Capital¹ resulting in a Capital to Asset Ratio of 11.2%. Industrial banks have \$180.3 billion in Assets and Capital of \$22.5 billion resulting in a Capital to Assets Ratio of 12.5%. Commercially owned industrial banks have \$13.1 billion in Assets and \$2.1 billion in Capital resulting in a Capital to Assets Ratio of 15.2%. Other Banks have substantially the same ratio as the banking industry. **Industrial banks have a higher Capital to Assets Ratio than the banking industry as a whole.**

The accompanying graph demonstrates the high Capital to Assets Ratio is a long term dynamic of Industrial Banks.

TROUBLED ASSET RATIOS

We define Troubled Assets as the sum of a) loans 90 days or more past due, b) non-accrual loans, and c) other real estate owned (net of any federally guaranteed loans) ("Total Troubled Assets"). Our report combines a) and b) into Non-current Loans and Leases which is then added to Other Real Estate Owned to equal Total Troubled Assets. The Troubled Asset Ratio is a measure of the stress placed on banks by non-performing assets. It compares loans that are not being paid on time and property already acquired by the bank against the bank's capital and loan loss reserves.

As of March 31, 2018, the banking industry had \$120.6 billion in Total Troubled Assets and \$2.1 trillion in Capital Plus Reserves resulting in a Troubled Asset Ratio of 5.8%. Industrial banks have Total Troubled Assets of \$1.8 billion and Capital Plus Reserves of \$25.2 billion resulting in a Troubled Asset Ratio of 7.1%. Commercially-owned industrial banks have Total Troubled Assets of \$22.4 million and Capital Plus Reserves of \$2.1 billion resulting in a Troubled Asset Ratio of 1.1%. Other Banks have substantially the same ratio as the banking industry. Commercially-owned Industrial banks have a significantly lower Troubled Asset Ratio than the banking industry as a whole.

1 Total Bank Equity Capital as reported in FDIC quarterly call reports.

Historically, as documented in the accompanying graph, Industrial Banks have a Troubled Assets Ratio less than Other Banks. The current increase is attributable to changes at one institution, not the industry as a whole.

PROFITABILITY

For the three months ended March 31, 2018, the banking industry reported Net Income totaling \$56.0 billion resulting in an annualized ROA of 1.28%. **Industrial banks reported Net Income for the period totaling \$1.5 billion resulting in an annualized ROA of 3.24%.** Commercially owned industrial banks reported Net Income for the period totaling \$72.2 million resulting in an annualized ROA of 2.20%.

CONCLUSION

As of March 31, 2018, America's Industrial Banks continue their historical trajectory as the nation's safer and sounder financial institutions, having a stronger Capital to Assets Ratio and a higher annualized ROA. The accompanying graphs document this legacy of excellence.

Data Source: FDIC Quarterly Call Reports

Attachments:

- Safety and Soundness Statistics – Industrial Banking Industry

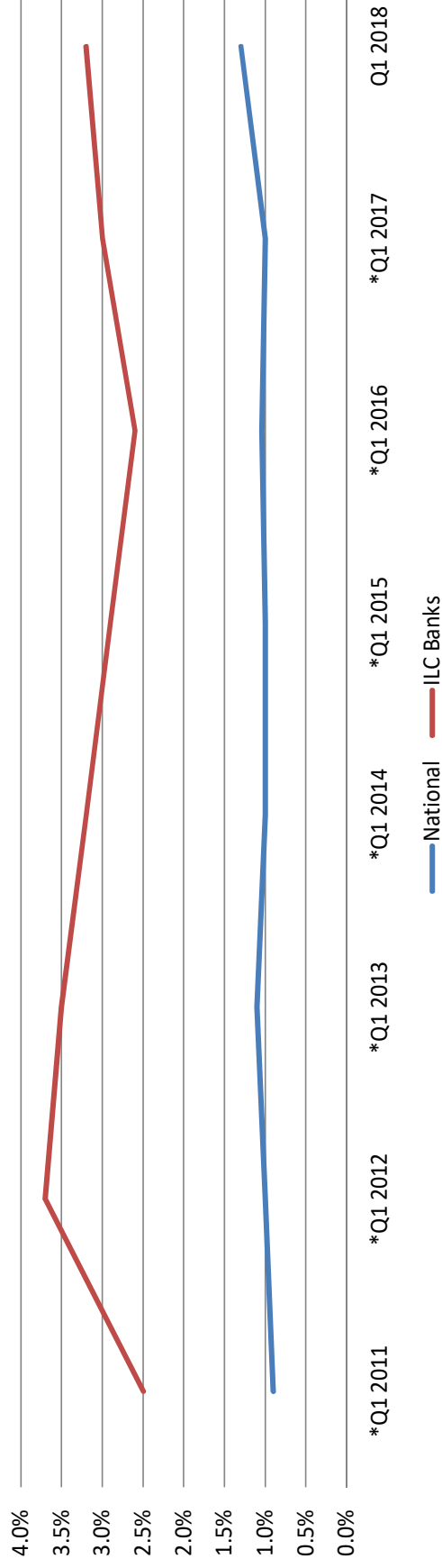
For more information, please contact

Charlie Knadler

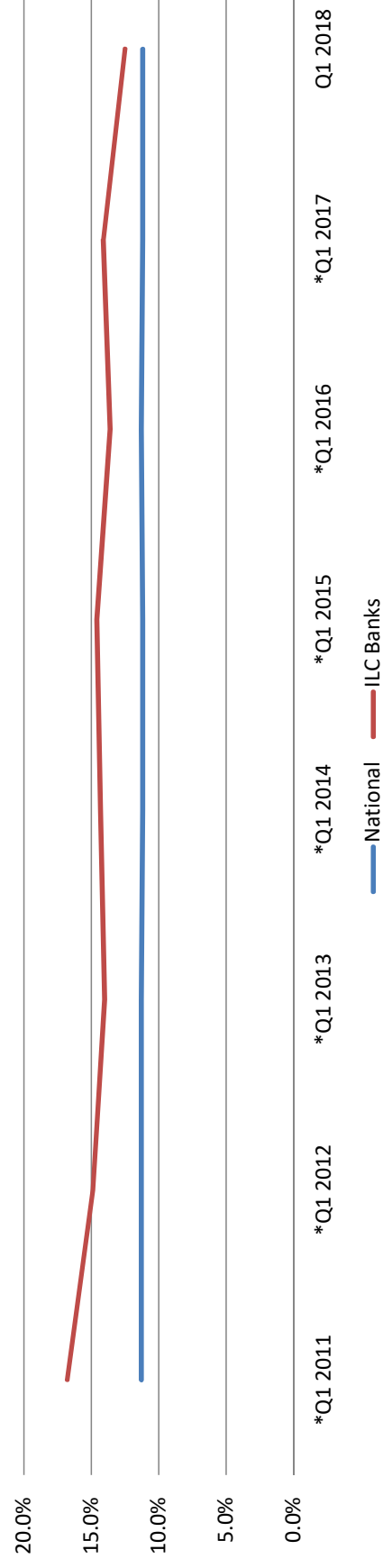
President & CEO, EnerBank USA

801-832-0842

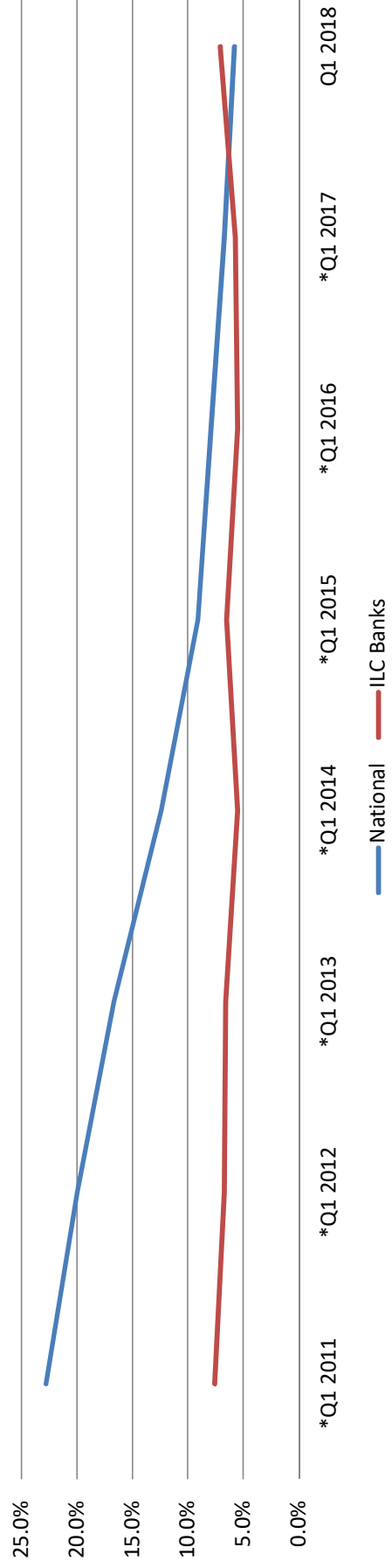
Return on Assets



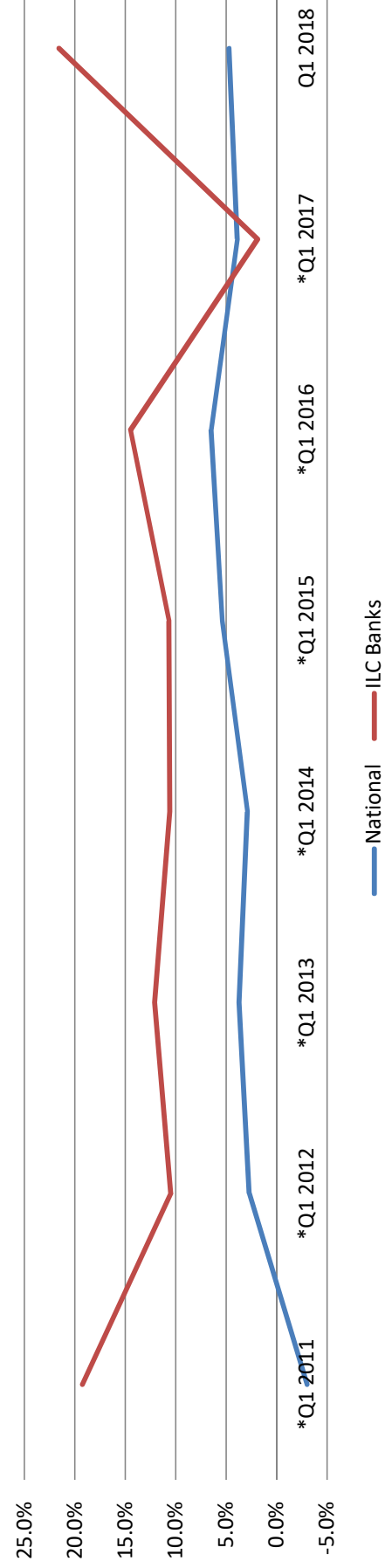
Equity Capital to Asset Ratio



Troubled Asset Ratio



1 Year Change - Net Loans & Leases



* Adjusted for banks no longer ILC

Safety and Soundness Statistics
Industrial Banking Industry
Information Date: 12/31/2017
Data Source: FDIC Reports of Condition and Income

				# FTE	Securities/ CRA	YTD Net Income	Deposits	Assets	Noncurrent Loans and Leases	Other Real Estate Owned	Total Troubled Assets	Reserves	Total Bank Equity Capital	Bank Equity Capital Plus Reserves	Troubled Asset Ratio	Reserves to Total Troubled Asset Ratio	Equity Capital to Asset Ratio	Equity Capital + Reserve to Asset Ratio	Deposit to Asset Ratio	ROA	ROE	Operating Efficiency Ratio
				Employees	Investments																	
National Totals				2,076,106	\$ 3,631,823,681,000	\$ 164,793,076,000	\$ 13,399,022,394	\$ 17,416,262,137,000	\$ 116,385,408,000	\$ 8,450,546,000	\$ 124,835,954,000	\$ 123,739,781,000	\$ 1,954,111,708,000	\$ 2,077,851,489,000	6.0%	99.1%	11.2%	11.9%	0.1%	0.96%	8.6%	24.69%
National Median Troubled Asset Ratio				N/A																		
Financial ILC Bank Totals				3,605	\$ 14,652,623,000	\$ 3,957,247,000	\$ 114,573,955,000	\$ 168,331,037,000	\$ 1,143,039,000	\$ 58,639,000	\$ 1,201,678,000	\$ 2,559,595,000	\$ 19,798,491,000	\$ 22,358,086,000	5.4%	213.0%	11.8%	13.3%	68.1%	2.71%	20.3%	44.90%
Financial ILC Bank Median															3.6%							
Commercial ILC Bank Totals				556	\$ 2,781,422,000	\$ 242,850,000	\$ 8,339,377,000	\$ 13,154,900,000	\$ 23,629,000	\$ -	\$ 23,629,000	\$ 59,931,000	\$ 2,083,990,000	\$ 2,143,921,000	1.1%	253.6%	15.8%	16.3%	63.4%	1.86%	12.0%	27.52%
Commercial ILC Bank Median															0.9%							
All ILC Bank Totals				4,161	\$ 17,434,045,000	\$ 4,200,097,000	\$ 122,913,332,000	\$ 181,485,937,000	\$ 1,166,668,000	\$ 58,639,000	\$ 1,225,307,000	\$ 2,619,526,000	\$ 21,882,481,000	\$ 24,502,007,000	5.0%	213.8%	12.1%	13.5%	67.7%	2.64%	19.5%	44.24%
ILC Bank Median Trouble Asset Ratio				2.8%																		
National Totals without ILC Bank Totals				2,071,945	\$ 3,614,389,636,000	\$ 160,592,979,000	\$ (109,514,309,606)	\$ 17,234,776,200,000	\$ 115,218,740,000	\$ 8,391,907,000	\$ 123,610,647,000	\$ 121,120,255,000	\$ 1,932,229,227,000	\$ 2,053,349,482,000	6.0%	98.0%	11.2%	11.9%	-0.6%	0.95%	8.5%	24.25%
ILC Banks	ST	Type	Commercial Backed	# FTE Employees	Securities/ CRA Investments	YTD Net Income	Deposits	Assets	Noncurrent loans and leases	Other Real Estate Owned	Total Troubled Assets	Reserves	Total Bank Equity Capital	Bank Equity Capital Plus Reserves	Troubled Asset Ratio	Reserves to Total Troubled Asset Ratio	Equity Capital to Asset Ratio	Equity Capital + Reserve to Asset Ratio	Deposit to Asset Ratio	ROA	ROE	Operating Efficiency Ratio
Sallie Mae Bank	UT	Financial	No	1,577	\$ 244,088,000	\$ 317,349,000	\$ 16,001,666,000	\$ 21,645,302,000	\$ 127,058,000	\$ -	\$ 127,058,000	\$ 251,475,000	\$ 2,352,829,000	\$ 2,604,304,000	4.9%	197.9%	10.9%	12.0%	73.9%	1.6%	14.5%	34.87%
UBS Bank USA	UT	Financial	No	382	\$ 6,275,563,000	\$ 694,776,000	\$ 47,989,027,000	\$ 53,495,452,000	\$ 3,552,000	\$ 680,000	\$ 4,232,000	\$ 29,020,000	\$ 5,358,127,000	\$ 5,387,147,000	0.1%	685.7%	10.0%	10.1%	89.7%	1.3%	13.1%	18.64%
OptumHealth Bank, Inc	UT	Healthcare	No	159	\$ 6,370,383,000	\$ 124,146,000	\$ 6,739,058,000	\$ 8,114,019,000	\$ 2,022,000	\$ -	\$ 2,022,000	\$ 8,006,000	\$ 993,324,000	\$ 1,001,330,000	0.2%	395.9%	12.2%	12.3%	83.1%	1.6%	13.5%	40.81%
Rancho Santa Fe Thrift & Loan	CA	Financial	No	3	\$ -	\$ 1,021,000	\$ 46,191,000	\$ 74,323,000	\$ 73,000	\$ -	\$ 73,000	\$ 839,000	\$ 27,407,000	\$ 28,246,000	0.3%	1149.3%	36.9%	38.0%	62.1%	1.3%	3.7%	50.32%
USAA Savings Bank	NV	Financial	No	8	\$ 450,736,000	\$ 206,445,000	\$ 432,080,000	\$ 1,890,947,000	\$ -	\$ -	\$ -	\$ -	\$ 263,899,000	\$ 263,899,000	0.0%	100.0%	14.0%	14.0%	22.8%	11.4%	80.9%	60.68%
LCA Bank Corporation	UT	Leasing	No	12	\$ 1,519,000	\$ 2,564,000	\$ 144,741,000	\$ 175,592,000	\$ 693,000	\$ -	\$ 693,000	\$ 3,658,000	\$ 21,167,000	\$ 24,825,000	2.8%	527.8%	12.1%	14.1%	82.4%	1.5%	12.6%	43.98%
Medallion Bank	UT	Financial	No	68	\$ 43,478,000	\$ 4,553,000	\$ 906,848,000	\$ 1,081,844,000	\$ 32,699,000	\$ -	\$ 32,699,000	\$ 63,417,000	\$ 164,230,000	\$ 227,647,000	14.4%	193.9%	15.2%	21.0%	83.8%	0.4%	2.7%	27.95%
Comenity Capital Bank	UT	Financial	No	88	\$ 95,298,000	\$ 232,926,000	\$ 5,564,707,000	\$ 8,449,384,000	\$ 187,137,000	\$ -	\$ 187,137,000	\$ 395,791,000	\$ 1,077,188,000	\$ 1,472,979,000	12.7%	211.5%	12.7%	17.4%	65.9%	3.2%	24.2%	40.70%
WEX Bank	UT	Transportation	No	41	\$ 23,388,000	\$ 212,693,000	\$ 1,981,633,000	\$ 2,689,681,000	\$ 22,650,000	\$ -	\$ 22,650,000	\$ 11,574,000	\$ 304,534,000	\$ 316,108,000	7.2%	51.1%	11.3%	11.8%	73.7%	9.0%	75.3%	54.68%
Morris Plan Co-Terre Haute	IN	Financial	No	27	\$ 5,221,000	\$ 2,204,000	\$ 53,248,000	\$ 75,628,000	\$ 1,146,000	\$ 63,000	\$ 1,209,000	\$ 3,378,000	\$ 22,004,000	\$ 25,382,000	4.8%	279.4%	29.1%	33.6%	70.4%	2.9%	10.1%	33.36%
Minnesota First Credit And Savings	MN	Financial	No	12	\$ -	\$ 204,000	\$ 23,150,000	\$ 28,237,000	\$ 270,000	\$ 85,000	\$ 355,000	\$ 426,000	\$ 4,081,000	\$ 4,507,000	7.9%	120.0%	14.5%	16.0%	82.0%	0.7%	5.0%	87.34%
Balboa Thrift and Loan Association	CA	Insurance	No	93	\$ -	\$ 1,270,000	\$ 225,031,000	\$ 264,347,000	\$ 956,000	\$ -	\$ 956,000	\$ 3,609,000	\$ 38,269,000	\$ 41,878,000	2.3%	377.5%	14.5%	15.8%	85.1%	0.5%	3.4%	62.62%
American Express Centurion Bank	UT	Financial	No	301	\$ 106,662,000	\$ 1,814,137,000	\$ 27,032,066,000	\$ 59,149,106,000	\$ 377,285,000	\$ -	\$ 377,285,000	\$ 1,154,979,000	\$ 5,953,887,000	\$ 7,108,866,000	5.3%	306.1%	10.1%	12.0%	45.7%	4.4%	28.7%	51.35%
Merrick Bank Corporation	UT	Financial	No	260	\$ 44,354,000	\$ 66,419,000	\$ 2,833,676,000	\$ 3,503,480,000	\$ 137,426,000	\$ -	\$ 137,426,000	\$ 471,485,000	\$ 630,214,000	\$ 1,101,699,000	12.5%	343.1%	18.0%	31.4%	80.9%	2.1%	10.5%	26.28%
Finance Factors, Ltd	HI	Financial	No	123	\$ 106,372,000	\$ 2,449,000	\$ 465,243,000	\$ 566,373,000	\$ 988,000	\$ -	\$ 988,000	\$ 10,016,000	\$ 63,013,000	\$ 73,029,000	1.4%	1013.8%	11.1%	12.9%	82.1%	0.4%	3.9%	77.57%
Beal Bank USA	NV	Financial	No	133	\$ 845,092,000	\$ 213,243,000	\$ 2,999,314,000	\$ 5,597,010,000	\$ 242,762,000	\$ 56,976,000	\$ 299,738,000	\$ 135,188,000	\$ 2,244,097,000	\$ 2,379,285,000	12.6%	45.1%	40.1%	42.5%	53.6%	4.0%	10.2%	36.29%
Celtic Bank	UT	Financial	No	196	\$ 6,420,000	\$ 32,106,000	\$ 503,163,000	\$ 692,730,000	\$ 3,874,000	\$ 835,000	\$ 4,709,000	\$ 8,985,000	\$ 122,145,000	\$ 131,130,000	3.6%	190.8%	17.6%	18.9%	72.6%	5.2%	30.3%	46.77%
Community Commerce Bank	CA	Community Develo	No	40	\$ 372,000	\$ 1,174,000	\$ 121,756,000	\$ 209,344,000	\$ 1,491,000	\$ -	\$ 1,491,000	\$ 2,512,000	\$ 51,667,000	\$ 54,179,000	2.8%	168.5%	24.7%	25.9%	58.2%	0.6%	2.3%	65.68%
WebBank	UT	Financial	No	82	\$ 33,677,000	\$ 27,568,000	\$ 511,357,000	\$ 628,238,000	\$ 957,000	\$ -	\$ 957,000	\$ 5,237,000	\$ 106,409,000	\$ 111,646,000	0.9%	547.2%	16.9%	17.8%	81.4%	5.4%	28.6%	30.35%
All ILC Bank Totals				3,605	\$ 14,652,623,000	\$ 3,957,247,000	\$ 114,573,955,000	\$ 168,331,037,000	\$ 1,143,039,000	\$ 58,639,000	\$ 1,201,678,000	\$ 2,559,595,000	\$ 19,798,491,000	\$ 22,358,086,000	5.4%	213.0%	11.8%	13.3%	68.1%	2.7%	20.3%	44.90%
EagleMark Savings Bank	NV	Automotive	Yes	123	\$ 14,000,000	\$ 2,868,000	\$ 2,730,000	\$ 24,615,000	\$ -	\$ -	\$ -	\$ -	\$ 8,742,000	\$ 8,742,000	0.0%	100.0%	35.5%	35.5%	11.1%	8.7%	30.9%	76.15%
First Electronic Bank	UT	Commercial	Yes	57	\$ 389,000	\$ 1,504,000	\$ 9,611,000	\$ 23,308,000	\$ -	\$ -	\$ -	\$ -	\$ 11,243,000	\$ 11,243,000	0.0%	100.0%	48.2%	48.2%	41.2%	7.0%	14.7%	89.60%
EnerBank USA	UT	Energy	Yes	275	\$ 16,508,000	\$ 28,640,000	\$ 1,247,700,000	\$ 1,458,780,000	\$ 3,674,000	\$ -	\$ 3,674,000	\$ 19,721,000	\$ 190,328,000	\$ 210,049,000	1.7%	536.8%	13.0%	14.4%	85.5%	2.0%	16.2%	39.02%
BMW Bank of North America	UT	Automotive	Yes	37	\$ 2,235,064,000	\$ 144,906,000	\$ 5,731,352,000	\$ 9,963,799,000	\$ 14,164,000	\$ -	\$ 14,164,000	\$ 34,244,000	\$ 1,628,545,000	\$ 1,662,789,000	0.9%	241.8%	16.3%	16.7%	57.5%	1.5%	9.1%	24.60%
Toyota Financial Savings Bank	NV	Automotive	Yes	47	\$ 82,461,000	\$ 1,935,000	\$ 758,508,000	\$ 937,822,000	\$ 1,574,000	\$ -	\$ 1,574,000	\$ 2,431,000	\$ 172,118,000	\$ 174,549,000	0.9%	154.4%	18.4%	18.6%	80.9%	0.2%	1.1%	91.78%
The Pitney Bowes Bank	UT	Commercial	Yes	17	\$ 433,000,000	\$ 62,997,000	\$ 589,476,000	\$ 746,576,000	\$ 4,217,000	\$ -	\$ 4,217,000	\$ 3,535,000	\$ 73,014,000	\$ 76,549,000	5.5%	83.8%	9.8%	10.3%	79.0%	8.8%	86.5%	2.82%
Commercial ILC Bank Totals				556	\$ 2,781,422,000	\$ 242,850,000	\$ 8,339,377,000	\$ 13,154,900,000	\$ 23,629,000	\$ -	\$ 23,629,000	\$ 59,931,000	\$ 2,083,990,000	\$ 2,143,921,000	1.1%	253.6%	15.8%	16.3%	63.4%	1.9%	12.0%	27.52%
All ILC Bank Totals				4,161	\$ 17,434,045,000	\$ 4,200,097,000	\$ 122,913,332,000	\$ 181,485,937,000	\$ 1,166,668,000	\$ 58,639,000	\$ 1,225,307,000	\$ 2,619,526,000	\$ 21,882,481,000	\$ 24,502,007,000	5.0%	213.8%	12.1%	13.5%	67.7%	2.6%	19.5%	44.24%

FDIC Statistics on Depository Institutions Report

Net Loans & Leases (\$ in 000's)

	Q4 15	Q1 16	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	1 yr Change	2 yr Change
All Institutions - National	8,721,012,809	8,818,499,469	8,999,328,303	9,111,022,482	9,183,939,766	9,175,401,032	9,336,815,617	9,430,875,304	9,597,312,989	4.3%	9.1%
All Commercial Banks - National	7,335,855,942	7,335,855,942	7,335,855,942	7,335,855,942	7,335,855,942	7,335,855,942	7,335,855,942	7,335,855,942	7,335,855,942	0.0%	0.0%
Financial ILC Bank Totals	92,481,102	94,217,857	96,855,966	95,417,341	98,920,748	96,130,029	98,836,667	102,864,450	125,800,903	21.4%	26.5%
Commercial ILC Bank Totals	9,414,696	9,516,622	9,533,345	9,528,194	9,606,586	9,579,280	9,604,529	9,673,449	9,699,462	1.0%	2.9%
All ILC Bank Totals	101,895,798	103,734,479	106,389,311	104,945,535	108,527,334	105,709,309	108,441,196	112,537,899	135,500,365	19.9%	24.8%
National Totals without ILC Bank Totals	8,619,117,011	8,714,764,990	8,892,938,992	9,006,076,947	9,075,412,432	9,069,691,723	9,228,374,421	9,318,337,405	9,461,812,624	4.1%	8.9%

ILC Banks		Q4 15	Q1 16	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	1 yr Change	2 yr Change
Sallie Mae Bank	UT	11,630,597	13,108,425	13,246,025	14,761,177	15,138,577	16,563,425	16,561,623	18,041,904	18,569,130	18.5%	37.4%
UBS Bank USA	UT	42,371,531	43,043,728	44,175,054	41,193,553	41,683,455	41,489,889	42,705,893	42,969,692	43,723,018	4.7%	3.1%
OptumHealth Bank, Inc	UT	441,917	447,382	457,281	459,419	493,582	481,140	523,195	627,306	711,852	30.7%	37.9%
Rancho Santa Fe Thrift & Loan	CA	56,640	58,463	58,483	56,312	62,368	67,758	76,018	69,829	66,037	5.6%	14.2%
LCA Bank Corporation	UT	140,382	142,533	146,372	150,741	158,435	155,222	157,803	155,669	159,637	0.8%	12.1%
Medallion Bank	UT	996,975	1,015,857	978,892	977,874	965,082	879,155	950,670	993,730	864,819	-11.6%	-15.3%
World Financial Capital Bank	UT	3,553,787	4,303,032	4,489,229	4,755,686	5,651,498	5,632,045	5,916,126	6,270,069	6,656,221	15.1%	46.6%
Wright Express Financial Services	UT	1,074,337	1,087,064	1,442,322	1,418,790	1,479,903	1,752,008	2,004,218	2,098,532	2,043,113	27.6%	47.4%
The Morris Plan Co-Terre Haute	IN	64,547	65,798	66,568	67,419	66,286	64,101	63,691	63,541	63,403	-4.5%	-1.8%
Minnesota First Credit And Savings	MN	25,181	24,882	25,140	24,838	24,692	25,028	25,412	24,969	24,436	-1.0%	-3.0%
Balboa Thrift and Loan Association	CA	194,583	201,109	208,797	212,745	216,122	222,800	232,741	238,316	243,917	11.4%	20.2%
American Express Centurion	UT	25,701,198	24,298,352	24,489,736	24,409,424	25,985,913	21,584,291	21,999,843	23,298,818	44,834,216	42.0%	42.7%
Merrick Bank Corporation	UT	2,185,201	2,165,753	2,298,022	2,428,974	2,544,885	2,525,983	2,651,652	2,749,757	2,831,181	10.1%	22.8%
Finance Factors, Ltd	HI	333,429	334,068	358,147	366,870	378,865	378,148	374,645	381,606	380,803	0.5%	12.4%
Beal Bank Nevada	NV	3,019,449	3,100,671	3,743,220	3,405,885	3,339,377	3,528,496	3,725,671	3,871,230	3,646,770	8.4%	17.2%
Celtic Bank	UT	343,596	387,176	400,888	409,154	450,735	473,137	508,104	551,300	562,444	19.9%	38.9%
Community Commerce Bank	CA	120,729	125,380	125,700	127,781	127,524	130,960	134,325	139,929	149,839	14.9%	19.4%
WebBank	UT	227,023	308,184	146,090	190,699	153,449	176,443	225,037	318,253	270,067	43.2%	15.9%
		92,481,102	94,217,857	96,855,966	95,417,341	98,920,748	96,130,029	98,836,667	102,864,450	125,800,903	21.4%	26.5%
Eaglemark Savings Bank	NV	6,737	14,985	17,956	11,633	7,117	12,921	15,823	10,661	5,967	-19.3%	-12.9%
First Electronic Bank	UT	3,776	4,275	3,314	3,603	3,599	5,862	5,487	6,245	7,996	55.0%	52.8%
EnerBank USA	UT	1,161,672	1,174,765	1,197,811	1,237,744	1,277,894	1,239,966	1,275,202	1,332,506	1,350,211	5.4%	14.0%
BMW Bank of North America	UT	7,311,091	7,404,681	7,399,297	7,363,717	7,380,340	7,405,428	7,384,836	7,397,624	7,387,588	0.1%	1.0%
Toyota Financial Savings Bank	NV	599,702	603,375	605,017	609,715	629,611	639,217	643,899	657,777	677,646	7.1%	11.5%
The Pitney Bowes Bank	UT	331,718	314,541	309,950	301,782	308,025	275,886	279,282	268,636	270,054	-14.1%	-22.8%
		9,414,696	9,516,622	9,533,345	9,528,194	9,606,586	9,579,280	9,604,529	9,673,449	9,699,462	1.0%	2.9%

ILC Banks - Nevada		Q4 15	Q1 16	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	1 yr Change	2 yr Change
Beal Bank Nevada	NV	3,019,449	3,100,671	3,743,220	3,405,885	3,339,377	3,528,496	3,725,671	3,871,230	3,646,770	8.4%	17.2%
Eaglemark Savings Bank	NV	6,737	14,985	17,956	11,633	7,117	12,921	15,823	10,661	5,967	-19.3%	-12.9%
Toyota Financial Savings Bank	NV	599,702	603,375	605,017	609,715	629,611	639,217	643,899	657,777	677,646	7.1%	11.5%
		3,625,888	3,719,031	4,366,193	4,027,233	3,976,105	4,180,634	4,385,393	4,539,668	4,330,383	8.2%	16.3%
ILC Banks - Utah		Q4 15	Q1 16	Q2 16	Q3 16	Q4 16	Q1 17	Q2 17	Q3 17	Q4 17	1 yr Change	2 yr Change
American Express Centurion	UT	25,701,198	24,298,352	24,489,736	24,409,424	25,985,913	21,584,291	21,999,843	23,298,818	44,834,216	42.0%	42.7%
BMW Bank of North America	UT	7,311,091	7,404,681	7,399,297	7,363,717	7,380,340	7,405,428	7,384,836	7,397,624	7,387,588	0.1%	1.0%
Celtic Bank	UT	343,596	387,176	400,888	409,154	450,735	473,137	508,104	551,300	562,444	19.9%	38.9%
EnerBank USA	UT	1,161,672	1,174,765	1,197,811	1,237,744	1,277,894	1,239,966	1,275,202	1,332,506	1,350,211	5.4%	14.0%
First Electronic Bank	UT	3,776	4,275	3,314	3,603	3,599	5,862	5,487	6,245	7,996	55.0%	52.8%
LCA Bank Corporation	UT	140,382	142,533	146,372	150,741	158,435	155,222	157,803	155,669	159,637	0.8%	12.1%
Medallion Bank	UT	996,975	1,015,857	978,892	977,874	965,082	879,155	950,670	993,730	864,819	-11.6%	-15.3%
Merrick Bank Corporation	UT	2,185,201	2,165,753	2,298,022	2,428,974	2,544,885	2,525,983	2,651,652	2,749,757	2,831,181	10.1%	22.8%
OptumHealth Bank, Inc	UT	441,917	447,382	457,281	459,419	493,582	481,140	523,195	627,306	711,852	30.7%	37.9%
Sallie Mae Bank	UT	11,630,597	13,108,425	13,246,025	14,761,177	15,138,577	16,563,425	16,561,623	18,041,904	18,569,130	18.5%	37.4%
The Pitney Bowes Bank	UT	331,718	314,541	309,950	301,782	308,025	275,886	279,282	268,636	270,054	-14.1%	-22.8%
UBS Bank USA	UT	42,371,531	43,043,728	44,175,054	41,193,553	41,683,455	41,489,889	42,705,893	42,969,692	43,723,018	4.7%	3.1%
WebBank	UT	227,023	308,184	146,090	190,699	153,449	176,443	225,037	318,253	270,067	43.2%	15.9%
World Financial Capital Bank	UT	3,553,787	4,303,032	4,489,229	4,755,686	5,651,498	5,632,045	5,916,126	6,270,069	6,656,221	15.1%	46.6%
Wright Express Financial Services	UT	1,074,337	1,087,064	1,442,322	1,418,790	1,479,903	1,752,008	2,004,218	2,098,532	2,043,113	27.6%	47.4%
		97,474,801	99,205,748	101,180,283	100,062,337	103,675,372	100,639,880	103,148,971	107,080,041	130,241,547	20.4%	25.2%