

## **Comparative Safety and Soundness The Industrial Banking Industry First Quarter 2019**

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, 2019. Our findings are summarized below and, along with the data, are contained in the attached report.

### **CAPITAL RATIOS**

As of March 31, 2019, the US banking industry had \$18.1 trillion in Assets and \$2.1 trillion in Capital<sup>1</sup> resulting in a Capital to Asset Ratio of 11.4%. Industrial banks have \$259.1 billion in Assets and Capital of \$29.6 billion resulting in a Capital to Assets Ratio of 11.4%. Commercially owned industrial banks have \$14.3 billion in Assets and \$2.1 billion in Capital resulting in a Capital to Assets Ratio of 14.4%. Other Banks have substantially the same ratio as the banking industry. Commercially-owned Industrial banks have a higher Capital to Assets Ratio than the banking industry as a whole.

### **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, 2019, the banking industry had \$107.3 billion in Total Troubled Assets and \$2.2 trillion in Capital Plus Reserves resulting in a Troubled Asset Ratio of 4.9%. Industrial banks have Total Troubled Assets of \$1.8 billion and Capital Plus Reserves of \$33.4 billion resulting in a Troubled Asset Ratio of 5.5%. Commercially-owned industrial banks have Total Troubled Assets of \$21.3 million and Capital Plus Reserves of \$2.1 billion resulting in a Troubled Asset Ratio of 1.0%. 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.

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<sup>1</sup> Total Bank Equity Capital as reported in FDIC quarterly call reports.

## **PROFITABILITY**

For the three months ended March 31, 2019, the banking industry reported Net Income totaling \$60.7 billion resulting in an annualized ROA of 1.35%. Industrial banks reported Net Income for the period totaling \$2.2 billion resulting in an annualized ROA of 3.36%. Commercially owned industrial banks reported Net Income for the period totaling \$65.2 million resulting in an annualized ROA of 1.84%.

## **CONCLUSION**

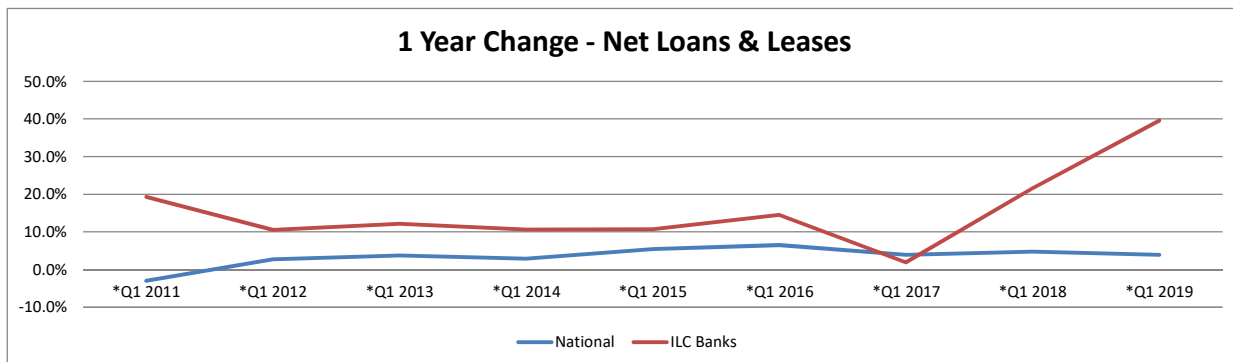
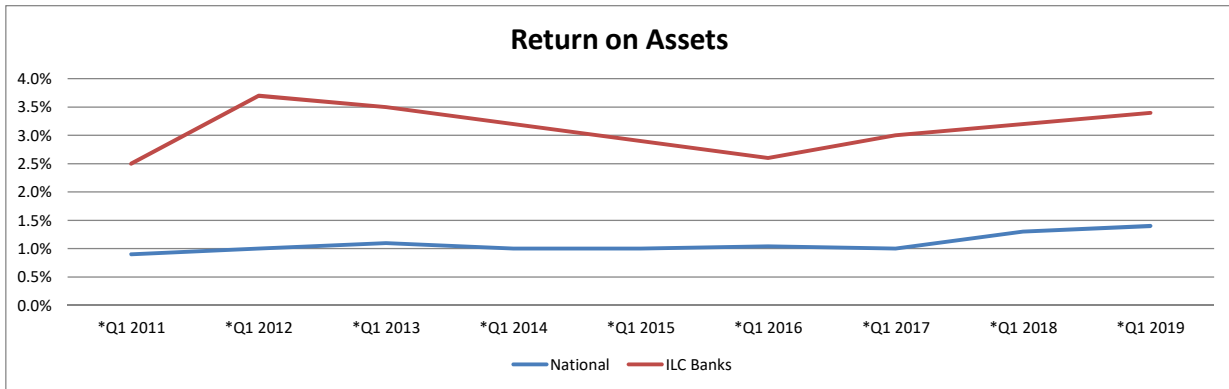
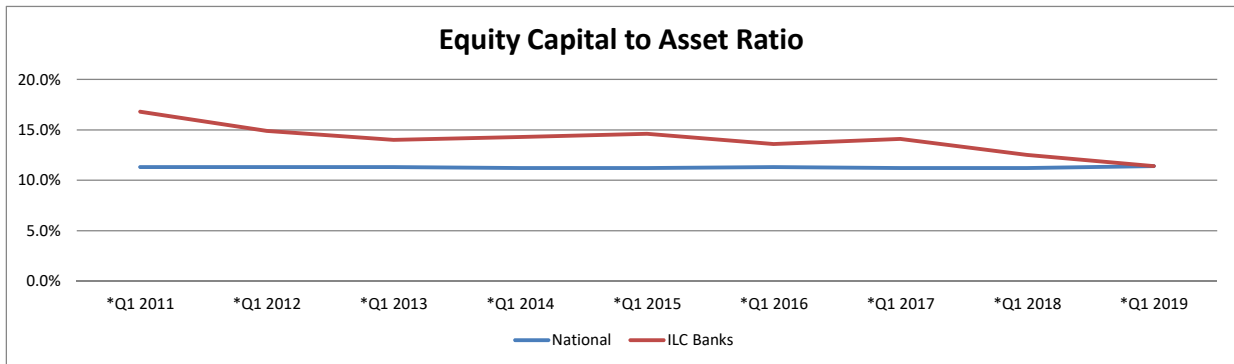
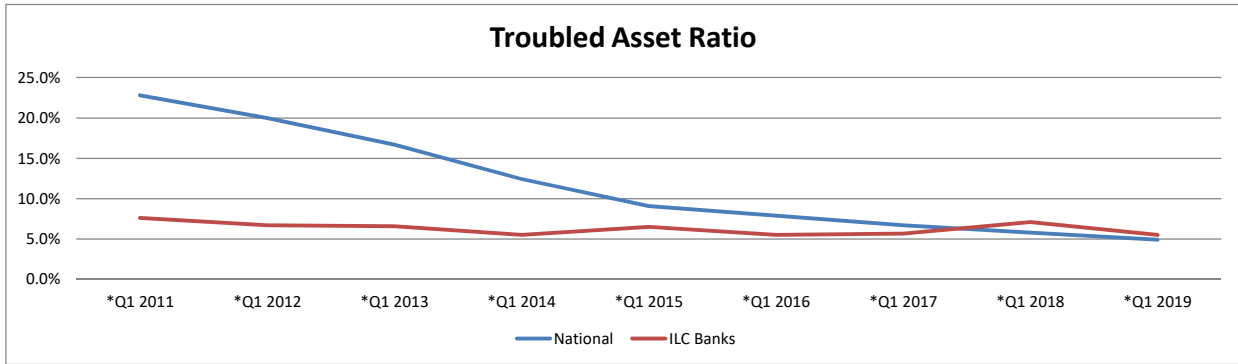
Compared to Other Banks, as of March 31, 2019, industrial banks remain safer and sounder institutions, having a stronger Capital to Assets Ratio and a higher annualized ROA. Commercially-owned industrial banks have 26.3% more capital compared to the national banking industry (14.4% compared to 11.4%); a Troubled Asset Ratio that is over four times lower than that of the national banking industry (1.0% compared to 4.9%); and an annualized ROA that is almost one and one-half times that of the national banking industry (1.84% compared to 1.35%).

Data Source: FDIC Quarterly Call Reports

Attachments:

- *Safety and Soundness Statistics – Industrial Banking Industry*

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\* Adjusted for banks no longer ILC

Safety and Soundness Statistics  
 Industrial Banking Industry  
 Information Date: 3/31/2019  
 Data Source: FDIC Reports of Condition and Income

	# 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			
<b>National Totals</b>	2,085,589	\$ 3,724,536,628,000	\$ 60,714,323,000	\$ 13,925,689,546,000	\$ 18,089,973,805,000	\$ 100,731,307,000	\$ 6,556,354,000	\$ 107,287,855,000	\$ 125,180,257,000	\$ 2,056,019,507,000	\$ 2,181,198,764,000	4.9%	116.7%	11.4%	12.1%	77.0%	1.35%	11.81%	58.33%			
<b>National Median Troubled Asset Ratio</b>												N/A										
<b>Financial ILC Bank Totals</b>	4,160	\$ 19,686,340,000	\$ 2,085,808,000	\$ 174,842,040,000	\$ 244,795,635,000	\$ 1,795,983,000	\$ 20,675,000	\$ 1,816,658,000	\$ 3,736,661,000	\$ 27,587,082,000	\$ 31,323,743,000	5.8%	205.7%	11.3%	12.8%	71.4%	3.45%	30.55%	55.42%			
<b>Financial ILC Bank Median</b>												3.2%										
<b>Commercial ILC Bank Totals</b>	602	\$ 2,742,164,000	\$ 65,198,000	\$ 9,695,082,000	\$ 14,284,874,000	\$ 21,259,000	\$ -	\$ 21,259,000	\$ 62,670,000	\$ 2,055,031,000	\$ 2,117,601,000	1.0%	294.3%	14.4%	14.8%	67.9%	1.84%	12.34%	34.07%			
<b>Commercial ILC Bank Median</b>												0.4%										
<b>All ILC Bank Totals</b>	4,762	\$ 22,428,504,000	\$ 2,151,006,000	\$ 184,537,122,000	\$ 259,080,509,000	\$ 1,817,242,000	\$ 20,675,000	\$ 1,837,917,000	\$ 3,799,331,000	\$ 29,642,113,000	\$ 33,441,344,000	5.4%	206.7%	11.4%	12.9%	71.2%	3.36%	29.24%	55.03%			
<b>ILC Bank Median Troubled Asset Ratio</b>												2.6%										
<b>National Totals without ILC Bank Totals</b>	2,060,827	\$ 3,701,928,024,000	\$ 58,563,317,000	\$ 13,741,152,424,000	\$ 17,830,893,296,000	\$ 98,914,059,000	\$ 6,535,679,000	\$ 105,446,738,000	\$ 121,381,026,000	\$ 2,026,376,394,000	\$ 2,147,767,420,000	4.9%	115.1%	11.4%	12.0%	77.1%	1.32%	11.86%	56.39%			
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	
Salle Mae Bank	UT	Financial	No	1,807	\$ 207,907,000	\$ 169,940,000	\$ 20,014,513,000	\$ 27,601,911,000	\$ 123,814,000	\$ -	\$ 123,814,000	\$ 358,325,000	\$ 2,951,702,000	\$ 3,350,027,000	3.7%	289.4%	10.8%	12.1%	72.5%	2.51%	23.05%	30.00%
US Bank USA	UT	Financial	No	368	\$ 6,635,405,000	\$ 247,442,000	\$ 49,881,344,000	\$ 56,922,493,000	\$ 21,031,000	\$ -	\$ 21,031,000	\$ 31,493,000	\$ 6,214,217,000	\$ 6,245,710,000	0.3%	149.7%	10.9%	11.0%	87.6%	1.70%	16.38%	14.71%
OptumHealth Bank, Inc	UT	Healthcare	No	362	\$ 8,216,346,000	\$ 62,152,000	\$ 8,435,151,000	\$ 10,189,654,000	\$ 3,271,000	\$ -	\$ 3,271,000	\$ 11,325,000	\$ 1,271,494,000	\$ 1,282,819,000	0.3%	346.2%	12.5%	12.6%	82.8%	2.56%	20.93%	31.50%
Rancho Santa Fe Thrift & Loan	CA	Financial	No	4	\$ -	\$ (257,000)	\$ 33,303,000	\$ 60,812,000	\$ 99,000	\$ -	\$ 99,000	\$ 839,000	\$ 27,149,000	\$ 27,988,000	0.4%	847.5%	44.6%	46.0%	54.8%	-1.62%	-3.77%	109.77%
USA Savings Bank	NV	Financial	No	7	\$ 363,607,000	\$ 59,243,000	\$ 306,576,000	\$ 1,763,581,000	\$ -	\$ -	\$ -	\$ 292,118,000	\$ 292,118,000	\$ 292,118,000	0.0%	100.0%	16.6%	16.6%	17.4%	13.79%	87.26%	67.26%
LCA Bank Corporation	UT	Leasing	No	12	\$ 1,405,000	\$ 782,000	\$ 139,897,000	\$ 173,287,000	\$ 1,390,000	\$ -	\$ 1,390,000	\$ 4,033,000	\$ 24,938,000	\$ 26,328,000	4.6%	290.1%	14.4%	16.7%	80.7%	1.80%	12.66%	43.64%
Medallion Bank	UT	Financial	No	76	\$ 44,682,000	\$ 2,393,000	\$ 864,231,000	\$ 1,042,699,000	\$ 13,402,000	\$ -	\$ 13,402,000	\$ 59,156,000	\$ 169,465,000	\$ 282,621,000	0.0%	191.1%	16.3%	21.9%	12.9%	0.93%	5.69%	38.65%
Comenity Capital Bank	UT	Financial	No	121	\$ 119,880,000	\$ 81,303,000	\$ 6,409,617,000	\$ 9,046,192,000	\$ 187,993,000	\$ -	\$ 187,993,000	\$ 399,222,000	\$ 1,287,524,000	\$ 1,616,746,000	11.6%	191.1%	13.9%	17.9%	70.9%	3.57%	26.74%	54.36%
HEX Bank	UT	Transportation	No	51	\$ 24,771,000	\$ 56,491,000	\$ 1,982,541,000	\$ 2,768,599,000	\$ 26,325,000	\$ -	\$ 26,325,000	\$ 15,367,000	\$ 302,421,000	\$ 317,788,000	8.3%	58.4%	10.8%	11.4%	71.1%	8.17%	74.31%	65.24%
Morris Plan Co-Term Haute	IN	Financial	No	27	\$ 4,220,000	\$ 615,000	\$ 66,335,000	\$ 81,636,000	\$ 696,000	\$ 222,000	\$ 918,000	\$ 4,953,000	\$ 24,371,000	\$ 26,674,000	3.2%	468.7%	29.9%	35.1%	69.0%	3.11%	10.16%	35.78%
Minnesota First Credit And Savings	MN	Financial	No	11	\$ -	\$ 35,000	\$ 21,373,000	\$ 26,850,000	\$ 26,000	\$ 117,000	\$ 143,000	\$ 425,000	\$ 4,139,000	\$ 4,584,000	3.1%	297.2%	15.4%	17.0%	79.6%	0.52%	3.39%	89.01%
Barboa Thrift and Loan Association	CA	Insurance	No	93	\$ -	\$ 415,000	\$ 270,823,000	\$ 311,806,000	\$ 727,000	\$ -	\$ 727,000	\$ 4,427,000	\$ 39,945,000	\$ 44,372,000	1.6%	608.9%	12.2%	14.2%	86.9%	0.54%	4.18%	59.05%
American Express Centurion Bank	UT	Financial	No	278	\$ 3,158,638,000	\$ 1,344,682,000	\$ 78,749,165,000	\$ 122,976,012,000	\$ 751,994,000	\$ -	\$ 751,994,000	\$ 2,272,577,000	\$ 11,567,121,000	\$ 13,839,698,000	6.4%	302.2%	9.4%	11.3%	64.0%	4.49%	46.32%	60.87%
Merick Bank Corporation	UT	Financial	No	314	\$ 51,630,000	\$ 60,420,000	\$ 2,992,045,000	\$ 3,849,831,000	\$ 140,262,000	\$ -	\$ 140,262,000	\$ 487,756,000	\$ 800,206,000	\$ 1,288,001,000	10.9%	347.8%	20.8%	33.5%	77.7%	6.24%	30.97%	25.97%
Finance Factors, Ltd	HI	Financial	No	129	\$ 108,279,000	\$ 1,944,000	\$ 491,018,000	\$ 579,736,000	\$ 1,846,000	\$ 355,000	\$ 2,201,000	\$ 11,553,000	\$ 67,236,000	\$ 78,789,000	2.8%	524.9%	11.6%	13.6%	84.7%	1.34%	11.80%	59.50%
Real Bank USA	NV	Financial	No	127	\$ 694,667,000	\$ (20,298,000)	\$ 2,711,034,000	\$ 6,457,630,000	\$ 51,027,000	\$ 18,501,000	\$ 69,528,000	\$ 81,106,000	\$ 2,173,411,000	\$ 2,254,517,000	23.5%	15.3%	39.8%	41.3%	49.7%	1.50%	-3.67%	447.36%
Celtic Bank	UT	Financial	No	223	\$ 6,174,000	\$ 804,200	\$ 672,007,000	\$ 848,606,000	\$ 6,556,000	\$ 1,478,000	\$ 8,434,000	\$ 10,100,000	\$ 162,124,000	\$ 172,224,000	4.9%	119.8%	19.1%	20.3%	78.1%	3.72%	19.77%	57.28%
Community Commerce Bank	CA	Community Develo	No	44	\$ 253,000	\$ 728,000	\$ 172,947,000	\$ 266,794,000	\$ 768,000	\$ -	\$ 768,000	\$ 2,187,000	\$ 52,676,000	\$ 54,863,000	1.4%	284.8%	19.7%	20.6%	64.8%	0.50%	2.49%	77.47%
WebBank	UT	Financial	No	106	\$ 58,576,000	\$ 10,324,000	\$ 638,120,000	\$ 807,766,000	\$ 4,356,000	\$ -	\$ 4,356,000	\$ 22,428,000	\$ 145,825,000	\$ 168,253,000	2.6%	514.9%	18.1%	20.8%	79.0%	4.92%	28.60%	29.27%
<b>All ILC Bank Totals</b>	4,160	\$ 19,686,340,000	\$ 2,085,808,000	\$ 174,842,040,000	\$ 244,795,635,000	\$ 1,795,983,000	\$ 20,675,000	\$ 1,816,658,000	\$ 3,736,661,000	\$ 27,587,082,000	\$ 31,323,743,000	5.8%	205.7%	11.3%	12.8%	71.4%	3.45%	30.55%	55.42%			
Eaglemark Savings Bank	NV	Automotive	Yes	125	\$ 20,000,000	\$ 905,000	\$ 2,510,000	\$ 44,333,000	\$ -	\$ -	\$ -	\$ 9,473,000	\$ 9,473,000	\$ 9,473,000	0.0%	100.0%	21.4%	21.4%	5.7%	6.55%	37.41%	77.33%
First Electronic Bank	UT	Commercial	Yes	56	\$ 53,000	\$ 608,000	\$ 19,258,000	\$ 38,397,000	\$ -	\$ -	\$ -	\$ 13,395,000	\$ 13,395,000	\$ 13,395,000	0.0%	100.0%	34.9%	34.9%	50.2%	6.37%	18.58%	75.16%
EnerBank USA	UT	Energy	Yes	322	\$ 22,458,000	\$ 10,629,000	\$ 1,914,104,000	\$ 2,183,703,000	\$ 5,374,000	\$ -	\$ 5,374,000	\$ 25,401,000	\$ 239,042,000	\$ 264,443,000	2.0%	472.7%	10.9%	12.1%	87.7%	2.03%	18.19%	42.95%
BMW Bank of North America	UT	Automotive	Yes	32	\$ 2,215,371,000	\$ 36,125,000	\$ 6,332,014,000	\$ 10,283,923,000	\$ 12,565,000	\$ -	\$ 12,565,000	\$ 29,681,000	\$ 1,548,548,000	\$ 1,578,229,000	0.8%	236.2%	15.1%	15.3%	61.6%	1.41%	8.95%	31.21%
Toyota Financial Savings Bank	NV	Automotive	Yes	49	\$ 50,145,000	\$ (23,000)	\$ 849,905,000	\$ 1,930,756,000	\$ -	\$ -	\$ -	\$ 3,606,000	\$ 173,252,000	\$ 176,858,000	0.0%	100.0%	18.8%	17.2%	82.5%	0.09%	-0.51%	104.23%
The Ptney Bowes Bank	UT	Commercial	Yes	18	\$ 433,657,000	\$ 17,154,000	\$ 577,291,000	\$ 703,762,000	\$ 3,520,000	\$ -	\$ 3,520,000	\$ 6,882,000	\$ 71,321,000	\$ 78,203,000	4.4%	116.9%	10.1%	10.7%	82.0%	0.69%	98.51%	3.18%
<b>ILC Bank Median</b>	602	\$ 2,742,164,000	\$ 65,198,000	\$ 9,695,082,000	\$ 14,284,874,000	\$ 21,259,000	\$ -	\$ 21,259,000	\$ 62,670,000	\$ 2,055,031,000	\$ 2,117,601,000	1.0%	294.3%	14.4%	14.8%	67.9%	1.84%	12.34%	34.07%			
<b>All ILC Bank Totals</b>	4,762	\$ 22,428,504,000	\$ 2,151,006,000	\$ 184,537,122,000	\$ 259,080,509,000	\$ 1,817,242,000	\$ 20,675,000	\$ 1,837,917,000	\$ 3,799,331,000	\$ 29,642,113,000	\$ 33,441,344,000	5.5%	206.7%	11.4%	12.9%	71.2%	3.36%	29.24%	55.03%			

Troubled Asset Ratio: Total Troubled Assets / Capital Plus Reserves  
 Reserve to Total Troubled Asset Ratio: Reserves/Total Troubled Assets

**FDIC Statistics on Depository Institutions Report**

Net Loans & Leases (\$ in 000's)		Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	1 yr Change	2 yr Change
All Institutions - National		9,175,401,032	9,336,815,617	9,430,875,304	9,597,312,989	9,628,627,131	9,733,268,684	9,815,580,819	10,027,566,319	10,022,207,230	3.9%	8.4%
Financial ILC Bank Totals		96,130,029	98,836,667	102,864,450	125,800,903	125,286,243	170,384,619	175,657,518	180,961,123	181,019,030	30.8%	46.9%
Commercial ILC Bank Totals		9,579,280	9,604,529	9,673,449	9,699,462	9,624,842	9,679,980	9,955,577	10,241,910	10,508,646	8.4%	8.8%
All ILC Bank Totals		105,709,309	108,441,196	112,537,899	135,500,365	134,911,085	180,064,599	185,613,095	191,203,033	191,527,676	29.6%	44.8%
National Totals without ILC Bank Totals		9,069,691,723	9,228,374,421	9,318,337,405	9,461,812,624	9,493,716,046	9,553,204,085	9,629,967,724	9,836,363,286	9,830,679,554	3.4%	7.7%

ILC Banks		Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	1 yr Change	2 yr Change
Sallie Mae Bank	UT	16,563,425	16,561,623	18,041,904	18,569,130	20,168,800	20,311,513	21,982,229	22,274,685	23,503,601	14.2%	29.5%
UBS Bank USA	UT	41,489,899	42,705,893	42,969,692	43,723,018	43,616,974	45,239,078	46,323,566	46,832,614	46,245,416	5.7%	10.3%
OptumHealth Bank, Inc	UT	481,140	523,195	627,306	711,852	774,860	843,490	931,826	1,054,299	1,049,024	26.1%	54.1%
Rancho Santa Fe Thrift & Loan	CA	67,758	76,018	69,829	66,037	70,342	59,640	48,562	39,219	47,835	-47.1%	-41.6%
LCA Bank Corporation	UT	155,222	157,803	155,669	159,637	156,101	157,620	158,990	156,947	156,372	0.2%	0.7%
Medallion Bank	UT	879,155	950,670	993,730	864,819	877,613	930,026	872,879	878,085	897,744	2.2%	2.1%
World Financial Capital Bank	UT	5,632,045	5,916,126	6,270,069	6,656,221	6,570,769	6,799,237	7,086,940	7,186,720	7,122,024	7.7%	20.9%
Wright Express Financial Services	UT	1,752,008	2,004,218	2,098,532	2,043,113	2,162,623	2,507,610	2,505,763	2,183,828	2,306,190	6.2%	24.0%
The Morris Plan Co-Terre Haute	IN	64,101	63,891	63,403	63,403	64,253	64,947	65,142	66,687	71,350	9.9%	10.2%
Minnesota First Credit And Savings	MN	25,028	25,412	24,969	24,436	24,071	23,498	23,350	23,465	23,045	-4.5%	-8.6%
Balboa Thrift and Loan Association	CA	222,800	232,741	238,316	243,917	249,984	262,534	273,215	277,605	284,079	12.0%	21.6%
American Express Centurion	UT	21,584,291	21,999,843	23,298,818	44,834,216	42,717,356	85,094,499	87,293,796	91,694,824	91,053,569	53.1%	76.3%
Merrick Bank Corporation	UT	2,525,983	2,651,652	2,749,757	2,831,181	2,761,778	2,842,490	2,935,501	3,097,073	3,031,944	8.9%	16.7%
Finance Factors, Ltd	HI	378,148	374,645	381,606	380,803	375,070	382,731	379,868	381,932	387,867	3.3%	2.5%
Beal Bank Nevada	NV	3,528,496	3,725,671	3,871,230	3,646,770	3,670,976	3,682,071	3,510,258	3,437,502	3,389,823	-8.3%	-4.1%
Celtic Bank	UT	473,137	508,104	551,300	562,444	558,266	631,703	655,767	686,220	715,322	22.0%	33.9%
Community Commerce Bank	CA	130,960	134,325	139,929	149,839	156,039	167,519	173,876	183,153	192,703	19.0%	32.0%
WebBank	UT	176,443	225,037	318,253	270,067	310,468	384,213	435,990	506,265	541,122	42.6%	67.4%
		96,130,029	98,836,667	102,864,450	125,800,903	125,286,243	170,384,619	175,657,518	180,961,123	181,019,030	30.8%	46.9%
Eaglemark Savings Bank	NV	12,921	15,823	10,661	5,967	12,504	13,418	11,124	15,488	16,218	22.9%	20.3%
First Electronic Bank	UT	5,862	5,487	6,245	7,996	8,605	10,370	13,088	15,732	16,471	47.8%	64.4%
EnerBank USA	UT	1,239,966	1,275,202	1,332,506	1,350,211	1,349,536	1,416,796	1,620,116	1,857,199	2,017,694	33.1%	38.5%
BMW Bank of North America	UT	7,405,428	7,384,836	7,397,624	7,387,588	7,292,863	7,260,637	7,317,656	7,330,626	7,433,607	1.9%	0.4%
Toyota Financial Savings Bank	NV	639,217	643,899	657,777	677,646	710,863	731,456	758,518	789,232	804,833	11.7%	20.6%
The Pitney Bowes Bank	UT	275,886	279,282	268,636	270,054	250,471	247,303	235,075	233,633	219,823	-13.9%	-25.5%
		9,579,280	9,604,529	9,673,449	9,699,462	9,624,842	9,679,980	9,955,577	10,241,910	10,508,646	8.4%	8.8%

ILC Banks - Nevada		Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	1 yr Change	2 yr Change
Beal Bank Nevada	NV	3,528,496	3,725,671	3,871,230	3,646,770	3,670,976	3,682,071	3,510,258	3,437,502	3,389,823	-8.3%	-4.1%
Eaglemark Savings Bank	NV	12,921	15,823	10,661	5,967	12,504	13,418	11,124	15,488	16,218	22.9%	20.3%
Toyota Financial Savings Bank	NV	639,217	643,899	657,777	677,646	710,863	731,456	758,518	789,232	804,833	11.7%	20.6%
		4,180,634	4,385,393	4,539,668	4,330,383	4,394,343	4,426,945	4,279,900	4,242,222	4,210,874	-4.4%	0.7%

ILC Banks - Utah		Q1 17	Q2 17	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	1 yr Change	2 yr Change
American Express Centurion	UT	21,584,291	21,999,843	23,298,818	44,834,216	42,717,356	85,094,499	87,293,796	91,694,824	91,053,569	53.1%	76.3%
BMW Bank of North America	UT	7,405,428	7,384,836	7,397,624	7,387,588	7,292,863	7,260,637	7,317,656	7,330,626	7,433,607	1.9%	0.4%
Celtic Bank	UT	473,137	508,104	551,300	562,444	558,266	631,703	655,767	686,220	715,322	22.0%	33.9%
EnerBank USA	UT	1,239,966	1,275,202	1,332,506	1,350,211	1,349,536	1,416,796	1,620,116	1,857,199	2,017,694	33.1%	38.5%
First Electronic Bank	UT	5,862	5,487	6,245	7,996	8,605	10,370	13,088	15,732	16,471	47.8%	64.4%
LCA Bank Corporation	UT	155,222	157,803	155,669	159,637	156,101	157,620	158,990	156,947	156,372	0.2%	0.7%
Medallion Bank	UT	879,155	950,670	993,730	864,819	877,613	930,026	872,879	878,085	897,744	2.2%	2.1%
Merrick Bank Corporation	UT	2,525,983	2,651,652	2,749,757	2,831,181	2,761,778	2,842,490	2,935,501	3,097,073	3,031,944	8.9%	16.7%
OptumHealth Bank, Inc	UT	481,140	523,195	627,306	711,852	774,860	843,490	931,826	1,054,299	1,049,024	26.1%	54.1%
Sallie Mae Bank	UT	16,563,425	16,561,623	18,041,904	18,569,130	20,168,800	20,311,513	21,982,229	22,274,685	23,503,601	14.2%	29.5%
The Pitney Bowes Bank	UT	275,886	279,282	268,636	270,054	250,471	247,303	235,075	233,633	219,823	-13.9%	-25.5%
UBS Bank USA	UT	41,489,899	42,705,893	42,969,692	43,723,018	43,616,974	45,239,078	46,323,566	46,832,614	46,245,416	5.7%	10.3%
WebBank	UT	176,443	225,037	318,253	270,067	310,468	384,213	435,990	506,265	541,122	42.6%	67.4%
World Financial Capital Bank	UT	5,632,045	5,916,126	6,270,069	6,656,221	6,570,769	6,799,237	7,086,940	7,186,720	7,122,024	7.7%	20.9%
Wright Express Financial Services	UT	1,752,008	2,004,218	2,098,532	2,043,113	2,162,623	2,507,610	2,505,763	2,183,828	2,306,190	6.2%	24.0%
		100,639,880	103,148,971	107,060,041	130,241,547	129,576,983	174,676,585	180,369,182	185,988,750	186,309,923	30.5%	46.0%