

## **Comparative Safety and Soundness The Industrial Banking Industry Third 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 September 30, 2019. Our findings are summarized below and, along with the data, are contained in the attached report.

### **CAPITAL RATIOS**

As of September 30, 2019, the US banking industry had \$18.5 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 \$261.6 billion in Assets and Capital of \$32.0 billion resulting in a Capital to Assets Ratio of 12.2%. Commercially owned industrial banks have \$15.1 billion in Assets and \$2.2 billion in Capital resulting in a Capital to Assets Ratio of 14.5%. 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 September 30, 2019, the banking industry had \$101.7 billion in Total Troubled Assets and \$2.2 trillion in Capital Plus Reserves resulting in a Troubled Asset Ratio of 4.6%. Industrial banks have Total Troubled Assets of \$1.6 billion and Capital Plus Reserves of \$36.1 billion resulting in a Troubled Asset Ratio of 4.4%. Commercially-owned industrial banks have Total Troubled Assets of \$18.5 million and Capital Plus Reserves of \$2.2 billion resulting in a Troubled Asset Ratio of 0.8%. 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 nine months ended September 30, 2019, the banking industry reported Net Income totaling \$180.3 billion resulting in an annualized ROA of 1.32%. Industrial banks reported Net Income for the period totaling \$6.8 billion resulting in an annualized ROA of 3.51%. Commercially owned industrial banks reported Net Income for the period totaling \$222.4 million resulting in an annualized ROA of 2.05%.

## **CONCLUSION**

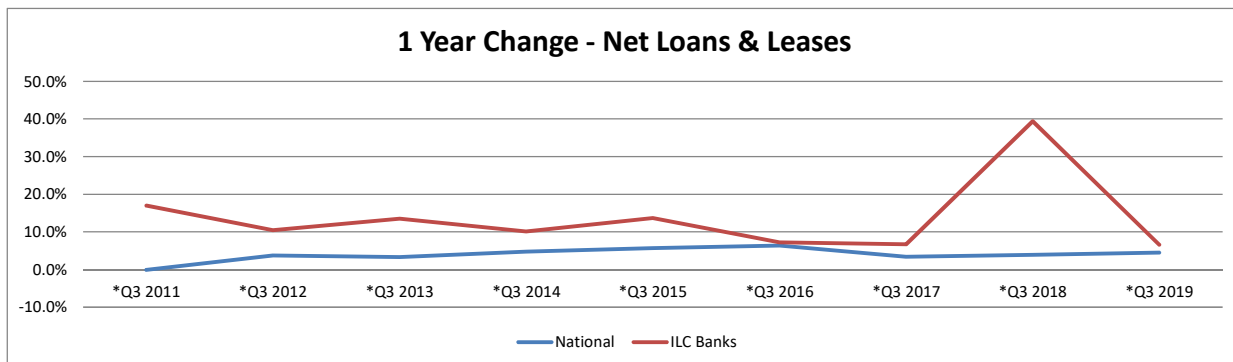
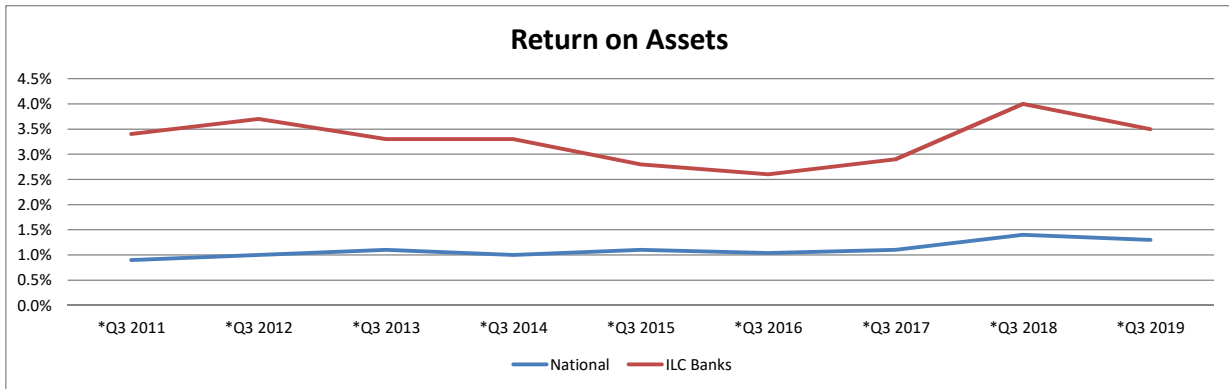
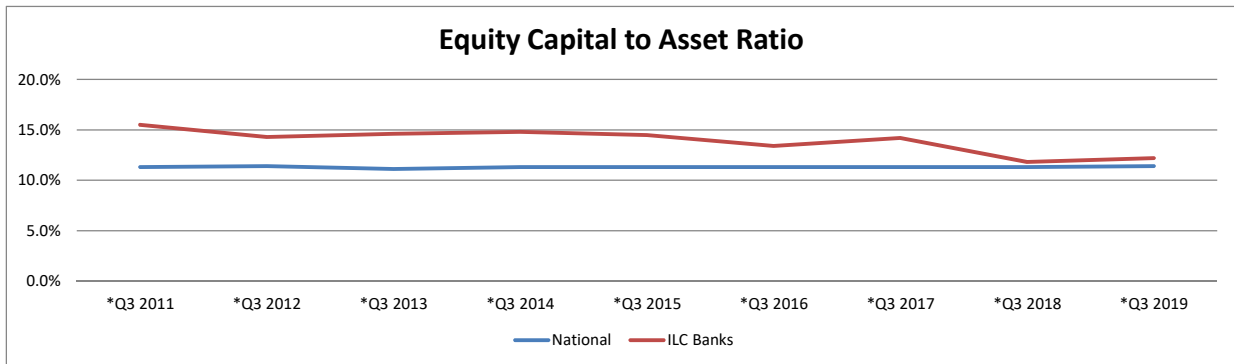
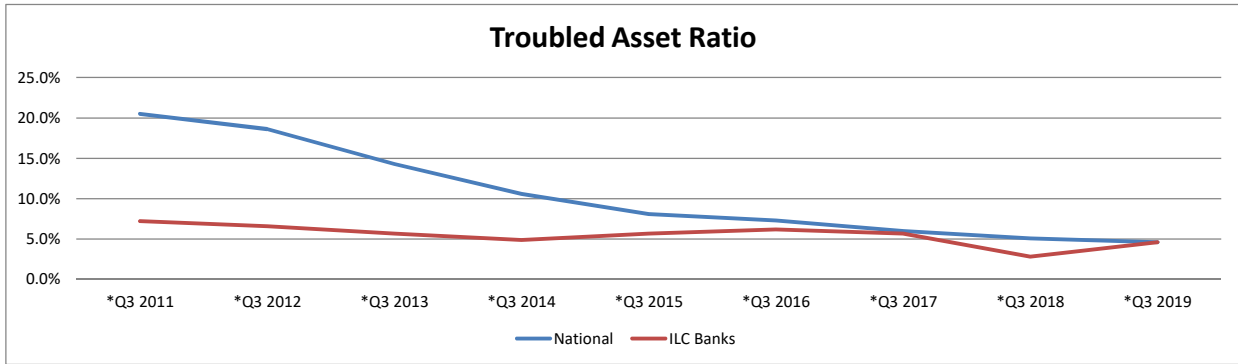
Compared to Other Banks, as of September 30, 2019, industrial banks remain safer and sounder institutions, having a stronger Capital to Assets Ratio and a higher annualized ROA. Commercially-owned industrial banks have 27.2% more capital compared to the national banking industry (14.5% compared to 11.4%); a Troubled Asset Ratio that is over five times lower than that of the national banking industry (0.8% compared to 4.6%); and an annualized ROA that is over one and one-half times that of the national banking industry (2.05% compared to 1.32%).

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



\* Adjusted for banks no longer ILC

Safety and Soundness Statistics  
 Industrial Banking Industry  
 Information Date: 9/30/2019  
 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>	2,065,578	3,936,057,588,000	180,308,685,000	14,275,591,755,000	18,480,421,624,000	95,542,883,000	6,189,118,000	101,731,981,000	125,156,129,000	2,101,228,482,000	2,226,384,811,000	4.6%	123.0%	11.4%	12.0%	77.2%	1.32%	11.6%	56.67%			
<b>National Median Troubled Asset Ratio</b>												NA										
<b>Financial ILC Bank Totals</b>	4,335	22,109,916,000	6,578,344,000	176,967,919,000	246,502,296,000	1,558,489,000	20,625,000	1,579,114,000	3,991,657,000	29,822,529,000	33,814,186,000	4.7%	252.8%	12.1%	13.7%	71.8%	3.60%	31.1%	54.83%			
<b>Financial ILC Bank Median</b>												2.9%										
<b>Commercial ILC Bank Totals</b>	628	2,956,471,000	222,389,000	10,260,639,000	15,061,011,000	18,466,000	-	18,466,000	59,367,000	2,182,001,000	2,241,368,000	0.5%	321.5%	14.5%	14.9%	68.1%	2.05%	13.9%	31.62%			
<b>Commercial ILC Bank Median</b>												0.3%										
<b>All ILC Bank Totals</b>	4,963	25,066,387,000	6,800,733,000	187,228,558,000	261,563,307,000	1,576,958,000	20,625,000	1,597,580,000	4,051,024,000	32,004,530,000	36,055,554,000	4.4%	253.6%	12.2%	13.8%	71.6%	3.51%	29.9%	54.44%			
<b>ILC Bank Median Trouble Asset Ratio</b>												2.5%										
<b>National Totals without ILC Bank Totals</b>	2,060,613	3,910,991,181,000	173,507,952,000	14,088,363,197,000	18,218,858,317,000	93,965,908,000	6,168,493,000	100,134,401,000	121,105,105,000	2,069,223,952,000	2,190,329,057,000	4.6%	120.9%	11.4%	12.0%	77.3%	1.29%	11.3%	56.77%			
<b>ILC Banks</b>	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	\$ 1,901	\$ 455,968,000	\$ 449,817,000	\$ 22,940,441,000	\$ 31,019,820,000	\$ 144,839,000	\$ -	\$ 144,838,000	\$ 414,406,000	\$ 3,103,079,000	\$ 3,517,485,000	4.1%	286.1%	10.0%	11.3%	74.0%	2.09%	20.0%	32.17%
UBS Bank USA	UT	Financial	No	\$ 380	\$ 6,501,589,000	\$ 756,346,000	\$ 48,874,933,000	\$ 56,853,199,000	\$ 31,940,000	\$ -	\$ 31,940,000	\$ 35,822,000	\$ 6,930,618,000	\$ 6,976,240,000	0.5%	111.5%	12.2%	12.3%	86.0%	1.76%	15.7%	16.08%
OptumHealth Bank Inc	UT	Healthcare	No	\$ 304	\$ 8,935,568,000	\$ 212,473,000	\$ 6,455,382,000	\$ 10,664,119,000	\$ 2,023,000	\$ -	\$ 2,023,000	\$ 12,806,000	\$ 1,536,710,000	\$ 1,549,315,000	0.1%	623.1%	14.4%	14.5%	79.3%	2.80%	21.2%	29.40%
Rancho Santa Fe Thrift & Loan	CA	Financial	No	\$ 4	\$ -	\$ (485,000)	\$ 37,790,000	\$ 68,473,000	\$ 28,000	\$ -	\$ 28,000	\$ 839,000	\$ 26,922,000	\$ 27,761,000	0.1%	2996.4%	39.3%	40.5%	55.2%	-1.00%	-2.4%	101.82%
USAA Savings Bank	NV	Financial	No	\$ 6	\$ 321,992,000	\$ 176,024,000	\$ 346,538,000	\$ 1,747,894,000	\$ -	\$ -	\$ -	\$ -	\$ 305,888,000	\$ 305,888,000	0.0%	100.0%	17.5%	17.5%	19.8%	13.31%	79.2%	69.75%
LCA Bank Corporation	UT	Leasing	No	\$ 18	\$ 1,339,000	\$ 2,625,000	\$ 130,239,000	\$ 162,875,000	\$ 737,000	\$ -	\$ 737,000	\$ 3,811,000	\$ 26,170,000	\$ 29,981,000	2.5%	517.1%	16.1%	18.4%	80.0%	2.06%	13.8%	44.14%
Mediation Bank	UT	Financial	No	\$ 77	\$ 47,421,000	\$ 13,748,000	\$ 963,087,000	\$ 1,162,167,000	\$ 12,091,000	\$ -	\$ 12,091,000	\$ 58,574,000	\$ 20,289,000	\$ 238,863,000	5.1%	484.4%	15.5%	20.6%	82.9%	1.69%	10.7%	33.03%
Comenity Capital Bank	UT	Financial	No	\$ 129	\$ 114,756,000	\$ 200,204,000	\$ 7,229,815,000	\$ 9,708,535,000	\$ 222,905,000	\$ -	\$ 222,905,000	\$ 388,626,000	\$ 1,378,032,000	\$ 1,766,658,000	12.6%	174.3%	14.2%	18.2%	74.5%	2.84%	20.8%	55.45%
WEY Bank	UT	Transportation	No	\$ 55	\$ 25,458,000	\$ 200,440,000	\$ 2,446,905,000	\$ 3,031,954,000	\$ 26,930,000	\$ -	\$ 26,930,000	\$ 15,025,000	\$ 346,884,000	\$ 361,909,000	7.4%	55.8%	11.4%	11.9%	80.7%	9.09%	82.0%	63.50%
Morris Plan Co-Terre Haute	IN	Financial	No	\$ 27	\$ 3,781,000	\$ 2,417,000	\$ 64,078,000	\$ 91,465,000	\$ 721,000	\$ 90,000	\$ 811,000	\$ 4,440,000	\$ 24,839,000	\$ 29,279,000	2.8%	547.5%	27.2%	32.0%	70.1%	3.84%	13.1%	34.79%
Minnesota First Credit And Savings	MN	Financial	No	\$ 11	\$ -	\$ 59,000	\$ 21,247,000	\$ 26,659,000	\$ 93,000	\$ -	\$ 93,000	\$ 414,000	\$ 4,119,000	\$ 4,533,000	2.1%	445.2%	15.5%	17.0%	79.7%	0.29%	1.9%	63.83%
Balboa Thrift and Loan Association	CA	Insurance	No	\$ 88	\$ -	\$ 1,325,000	\$ 283,471,000	\$ 324,998,000	\$ 776,000	\$ -	\$ 776,000	\$ 4,612,000	\$ 40,555,000	\$ 45,367,000	1.7%	620.1%	12.5%	14.0%	87.2%	0.56%	4.4%	59.92%
American Express Centurion Bank	UT	Financial	No	\$ 281	\$ 5,159,916,000	\$ 4,302,844,000	\$ 77,848,959,000	\$ 120,171,324,000	\$ 781,636,000	\$ -	\$ 781,636,000	\$ 2,400,661,000	\$ 12,386,602,000	\$ 14,787,263,000	5.3%	307.1%	10.3%	12.3%	64.8%	4.78%	48.5%	68.61%
Merick Bank Corporation	UT	Financial	No	\$ 328	\$ 95,523,000	\$ 168,684,000	\$ 3,017,540,000	\$ 3,927,661,000	\$ 143,235,000	\$ -	\$ 143,235,000	\$ 514,215,000	\$ 854,243,000	\$ 1,368,458,000	10.5%	359.0%	21.7%	34.8%	76.8%	5.77%	27.8%	25.72%
Finance Factors, Ltd	HI	Financial	No	\$ 125	\$ 104,913,000	\$ 3,417,000	\$ 492,670,000	\$ 588,098,000	\$ 2,101,000	\$ 358,000	\$ 2,459,000	\$ 11,789,000	\$ 68,901,000	\$ 80,690,000	3.0%	480.0%	11.7%	13.7%	83.8%	0.78%	6.8%	73.52%
Real Bank USA	NV	Financial	No	\$ 125	\$ 689,269,000	\$ 22,823,000	\$ 2,245,478,000	\$ 4,840,074,000	\$ 17,990,000	\$ -	\$ 180,709,000	\$ 78,772,000	\$ 2,189,270,000	\$ 2,278,042,000	8.4%	41.3%	45.4%	47.1%	48.4%	0.67%	1.4%	74.75%
Celtic Bank	UT	Financial	No	\$ 225	\$ 5,937,000	\$ 30,167,000	\$ 688,244,000	\$ 947,059,000	\$ 9,035,000	\$ 1,461,000	\$ 10,496,000	\$ 10,875,000	\$ 182,447,000	\$ 193,322,000	5.4%	103.6%	19.3%	20.4%	72.7%	4.55%	24.0%	51.41%
Community Commerce Bank	CA	Community Develo	No	\$ 38	\$ 211,000	\$ 1,392,000	\$ 183,089,000	\$ 276,756,000	\$ 733,000	\$ -	\$ 733,000	\$ 2,267,000	\$ 53,135,000	\$ 55,402,000	1.3%	309.3%	19.2%	20.0%	66.2%	3.5%	72.32%	
WebBank	UT	Financial	No	\$ 125	\$ 46,275,000	\$ 34,324,000	\$ 698,903,000	\$ 883,166,000	\$ 6,677,000	\$ -	\$ 6,677,000	\$ 33,904,000	\$ 164,828,000	\$ 198,732,000	3.4%	507.8%	18.5%	22.4%	78.5%	5.24%	30.3%	28.32%
	\$ 4,335	\$ 22,109,916,000	\$ 6,578,344,000	\$ 176,967,919,000	\$ 246,502,296,000	\$ 1,558,489,000	\$ 20,625,000	\$ 1,579,114,000	\$ 3,991,657,000	\$ 29,822,529,000	\$ 33,814,186,000	4.7%	252.8%	12.1%	13.7%	71.8%	3.60%	31.1%	54.83%			
Eaglemark Savings Bank	NV	Automotive	Yes	\$ 124	\$ 20,000,000	\$ 3,331,000	\$ 2,580,000	\$ 53,414,000	\$ -	\$ -	\$ -	\$ 9,769,000	\$ 9,769,000	0.0%	100.0%	18.3%	18.3%	4.8%	10.05%	45.4%	74.23%	
First Electronic Bank	UT	Commercial	Yes	\$ 64	\$ 56,000	\$ 1,839,000	\$ 35,309,000	\$ 56,872,000	\$ -	\$ -	\$ -	\$ 14,631,000	\$ 14,631,000	0.0%	100.0%	26.2%	26.2%	63.2%	5.53%	17.9%	77.03%	
EnerBank USA	UT	Energy	Yes	\$ 340	\$ 24,361,000	\$ 32,569,000	\$ 2,384,771,000	\$ 2,681,481,000	\$ 6,878,000	\$ -	\$ 6,878,000	\$ 32,668,000	\$ 260,984,000	\$ 293,652,000	2.3%	475.0%	9.7%	11.0%	88.9%	1.87%	17.8%	40.08%
BMW Bank of North America	UT	Automotive	Yes	\$ 30	\$ 2,518,681,000	\$ 136,432,000	\$ 6,388,305,000	\$ 10,515,010,000	\$ 6,630,000	\$ -	\$ 6,630,000	\$ 18,285,000	\$ 1,648,675,000	\$ 1,667,960,000	0.5%	211.9%	15.7%	15.9%	60.8%	1.76%	11.2%	27.27%
Toyota Financial Savings Bank	NV	Automotive	Yes	\$ 52	\$ 12,437,000	\$ 689,000	\$ 91,754,000	\$ 1,011,640,000	\$ -	\$ -	\$ -	\$ 4,244,000	\$ 172,085,000	\$ 176,329,000	0.0%	100.0%	17.0%	17.4%	82.2%	0.15%	0.7%	83.17%
The Pitney Bowes Bank	UT	Commercial	Yes	\$ 18	\$ 380,936,000	\$ 47,329,000	\$ 617,920,000	\$ 743,594,000	\$ 2,956,000	\$ -	\$ 2,956,000	\$ 4,170,000	\$ 74,857,000	\$ 79,027,000	3.7%	141.0%	10.1%	10.6%	68.1%	2.05%	13.9%	31.62%
	\$ 628	\$ 2,956,471,000	\$ 222,389,000	\$ 10,260,639,000	\$ 15,061,011,000	\$ 18,466,000	\$ -	\$ 18,466,000	\$ 59,367,000	\$ 2,182,001,000	\$ 2,241,368,000	0.8%	321.5%	14.5%	14.9%	68.1%	2.05%	13.9%	31.62%			
<b>4,963</b>	<b>\$ 25,066,387,000</b>	<b>\$ 6,800,733,000</b>	<b>\$ 187,228,558,000</b>	<b>\$ 261,563,307,000</b>	<b>\$ 1,576,958,000</b>	<b>\$ 20,625,000</b>	<b>\$ 1,597,580,000</b>	<b>\$ 4,051,024,000</b>	<b>\$ 32,004,530,000</b>	<b>\$ 36,055,554,000</b>	<b>4.4%</b>	<b>253.6%</b>	<b>12.2%</b>	<b>13.8%</b>	<b>71.6%</b>	<b>3.51%</b>	<b>29.9%</b>	<b>54.44%</b>				

**FDIC Statistics on Depository Institutions Report**

Net Loans & Leases (\$ in 000's)		FDIC Cert No.	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	1 yr Change	2 yr Change
All Institutions - National			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	10,174,793,124	10,274,052,709	4.5%	8.2%
Financial ILC Bank Totals			102,864,450	125,800,903	125,286,243	170,384,619	175,657,518	180,961,123	181,019,030	185,139,705	187,612,187	6.4%	45.2%
Commercial ILC Bank Totals			9,673,449	9,699,462	9,624,842	9,679,980	9,955,577	10,241,910	10,508,646	10,578,315	11,103,628	10.3%	12.9%
All ILC Bank Totals			112,537,899	135,500,365	134,911,085	180,064,599	185,613,095	191,203,033	191,527,676	195,718,020	198,715,815	6.6%	43.4%
National Totals without ILC Bank Totals			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	9,979,075,104	10,075,336,894	4.4%	7.5%

ILC Banks	SNL Key Id	FDIC Cert No.	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	1 yr Change	2 yr Change
Sallie Mae Bank	4108503	58177 UT	18,041,904	18,569,130	20,168,800	20,311,513	21,982,229	22,274,685	23,503,601	23,275,144	24,724,621	11.1%	27.0%
UBS Bank USA	4086850	57565 UT	42,969,692	43,723,018	43,616,974	45,239,078	46,323,566	46,832,614	46,245,416	46,971,173	47,876,989	3.2%	10.2%
OptumHealth Bank, Inc	4086044	57408 UT	627,306	711,852	774,860	843,490	931,826	1,054,299	1,049,024	1,131,638	1,213,193	23.2%	48.3%
Rancho Santa Fe Thrift & Loan	1013031	25803 CA	69,829	66,037	70,342	59,840	48,562	39,219	47,835	50,737	62,585	22.4%	-11.6%
LCA Bank Corporation	4104806	58148 UT	155,669	159,637	156,101	157,620	158,990	156,947	156,372	151,142	145,151	-9.5%	-7.2%
Medallion Bank	4086098	57449 UT	993,730	864,819	877,613	930,026	872,879	878,085	897,744	953,608	1,003,138	13.0%	0.9%
World Financial Capital Bank	4091694	57570 UT	6,270,069	6,656,221	6,570,769	6,799,237	7,086,940	7,186,720	7,122,024	7,408,386	7,400,589	4.2%	15.3%
Wright Express Financial Services	1982033	34697 UT	2,098,532	2,043,113	2,162,523	2,507,610	2,505,763	2,183,828	2,306,190	2,643,212	2,593,200	3.4%	19.1%
The Morris Plan Co-Terre Haute	1023080	32907 IN	63,541	63,403	64,253	64,947	65,142	66,687	71,350	76,327	81,972	20.5%	22.5%
Minnesota First Credit And Savings	1014114	26755 MN	24,969	24,436	24,071	23,498	23,350	23,465	22,736	22,822	22,822	-2.3%	-9.4%
Balboa Thrift and Loan Association	1012531	26704 CA	238,316	243,917	249,984	262,534	273,215	277,605	284,079	292,073	296,372	7.8%	19.6%
American Express Centurion	1022315	27471 UT	23,298,818	44,834,216	42,717,356	85,094,499	87,293,796	91,694,824	91,053,569	93,480,475	93,739,874	6.9%	75.1%
Merrick Bank Corporation	1136044	34519 UT	2,749,757	2,831,181	2,761,778	2,842,490	2,935,501	3,097,073	3,031,944	3,127,915	3,230,463	9.1%	14.9%
Finance Factors, Ltd	1014195	25158 HI	381,606	380,803	375,070	382,731	379,868	381,932	387,867	389,479	399,272	4.9%	4.4%
Beal Bank Nevada	4092862	57833 NV	3,871,230	3,646,770	3,670,976	3,682,071	3,510,258	3,437,502	3,389,823	3,626,823	3,146,884	-11.5%	-23.0%
Celtic Bank	4056642	57056 UT	551,300	562,444	558,266	631,703	655,767	686,220	715,322	721,711	784,519	16.4%	29.7%
Community Commerce Bank	1007790	26363 CA	139,929	149,839	156,039	167,519	173,876	183,153	192,703	198,398	200,689	13.4%	30.3%
WebBank	1032545	34404 UT	318,253	270,067	310,468	384,213	435,990	506,265	541,122	618,728	689,854	36.8%	53.9%
			102,864,450	125,800,903	125,286,243	170,384,619	175,657,518	180,961,123	181,019,030	185,139,705	187,612,187	6.4%	45.2%
EagleMark Savings Bank	1136016	34313 NV	10,661	5,967	12,504	13,418	11,124	15,488	16,218	12,395	25,143	55.8%	57.6%
First Electronic Bank	4064758	35533 UT	6,245	7,996	8,605	10,370	13,088	15,732	16,471	12,514	15,810	17.2%	60.5%
EnerBank USA	4072871	57293 UT	1,332,506	1,350,211	1,349,536	1,416,796	1,620,116	1,857,199	2,017,694	2,231,195	2,463,853	34.2%	45.9%
BMW Bank of North America	4054511	35141 UT	7,397,624	7,387,588	7,292,863	7,260,637	7,317,656	7,330,626	7,433,607	7,278,964	7,493,903	2.4%	1.3%
Toyota Financial Savings Bank	4086862	57542 NV	657,777	677,646	710,863	731,456	758,518	789,232	804,833	820,333	884,900	14.3%	25.7%
The Pitney Bowes Bank	1981017	34599 UT	268,636	270,054	250,471	247,303	235,075	233,633	219,823	222,914	220,019	-6.8%	-22.1%
			9,673,449	9,699,462	9,624,842	9,679,980	9,955,577	10,241,910	10,508,646	10,578,315	11,103,628	10.3%	12.9%

ILC Banks - Nevada	FDIC Cert No.	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	1 yr Change	2 yr Change	
Beal Bank Nevada	4092862	57833 NV	3,871,230	3,646,770	3,670,976	3,682,071	3,510,258	3,437,502	3,389,823	3,626,823	3,146,884	-11.5%	-23.0%
EagleMark Savings Bank	1136016	34313 NV	10,661	5,967	12,504	13,418	11,124	15,488	16,218	12,395	25,143	55.8%	57.6%
Toyota Financial Savings Bank	4086862	57542 NV	657,777	677,646	710,863	731,456	758,518	789,232	804,833	820,333	884,900	14.3%	25.7%
			4,539,668	4,330,383	4,394,343	4,426,945	4,279,900	4,242,222	4,210,874	4,459,551	4,056,927	-5.5%	-11.9%
ILC Banks - Utah	FDIC Cert No.	Q3 17	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	1 yr Change	2 yr Change	
American Express Centurion	1022315	27471 UT	23,298,818	44,834,216	42,717,356	85,094,499	87,293,796	91,694,824	91,053,569	93,480,475	93,739,874	6.9%	75.1%
BMW Bank of North America	4054511	35141 UT	7,397,624	7,387,588	7,292,863	7,260,637	7,317,656	7,330,626	7,433,607	7,278,964	7,493,903	2.4%	1.3%
Celtic Bank	4056642	57056 UT	551,300	562,444	558,266	631,703	655,767	686,220	715,322	721,711	784,519	16.4%	29.7%
EnerBank USA	4072871	57293 UT	1,332,506	1,350,211	1,349,536	1,416,796	1,620,116	1,857,199	2,017,694	2,231,195	2,463,853	34.2%	45.9%
First Electronic Bank	4064758	35533 UT	6,245	7,996	8,605	10,370	13,088	15,732	16,471	12,514	15,810	17.2%	60.5%
LCA Bank Corporation	4104806	58148 UT	155,669	159,637	156,101	157,620	158,990	156,947	156,372	151,142	145,151	-9.5%	-7.2%
Medallion Bank	4086098	57449 UT	993,730	864,819	877,613	930,026	872,879	878,085	897,744	953,608	1,003,138	13.0%	0.9%
Merrick Bank Corporation	1136044	34519 UT	2,749,757	2,831,181	2,761,778	2,842,490	2,935,501	3,097,073	3,031,944	3,127,915	3,230,463	9.1%	14.9%
OptumHealth Bank, Inc	4086044	57408 UT	627,306	711,852	774,860	843,490	931,826	1,054,299	1,049,024	1,131,638	1,213,193	23.2%	48.3%
Sallie Mae Bank	4108503	58177 UT	18,041,904	18,569,130	20,168,800	20,311,513	21,982,229	22,274,685	23,503,601	23,275,144	24,724,621	11.1%	27.0%
The Pitney Bowes Bank	1981017	34599 UT	268,636	270,054	250,471	247,303	235,075	233,633	219,823	222,914	220,019	-6.8%	-22.1%
UBS Bank USA	4086850	57565 UT	42,969,692	43,723,018	43,616,974	45,239,078	46,323,566	46,832,614	46,245,416	46,971,173	47,876,989	3.2%	10.2%
WebBank	1032545	34404 UT	318,253	270,067	310,468	384,213	435,990	506,265	541,122	618,728	689,854	36.8%	53.9%
World Financial Capital Bank	4091694	57570 UT	6,270,069	6,656,221	6,570,769	6,799,237	7,086,940	7,186,720	7,122,024	7,408,386	7,400,589	4.2%	15.3%
Wright Express Financial Services	1982033	34697 UT	2,098,532	2,043,113	2,162,523	2,507,610	2,505,763	2,183,828	2,306,190	2,643,212	2,593,200	3.4%	19.1%
			107,080,041	130,241,547	129,576,983	174,676,585	180,369,182	185,988,750	186,309,923	190,228,719	193,595,176	6.8%	44.7%