



Credit Union Index

AN ANALYSIS OF COLORADO CREDIT UNIONS





The Credit Union Index is published by Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

Colorado

DENVER

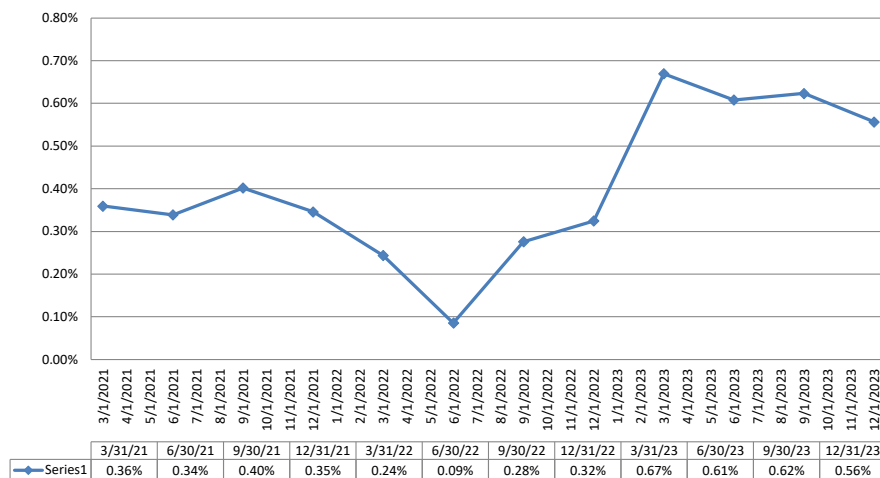
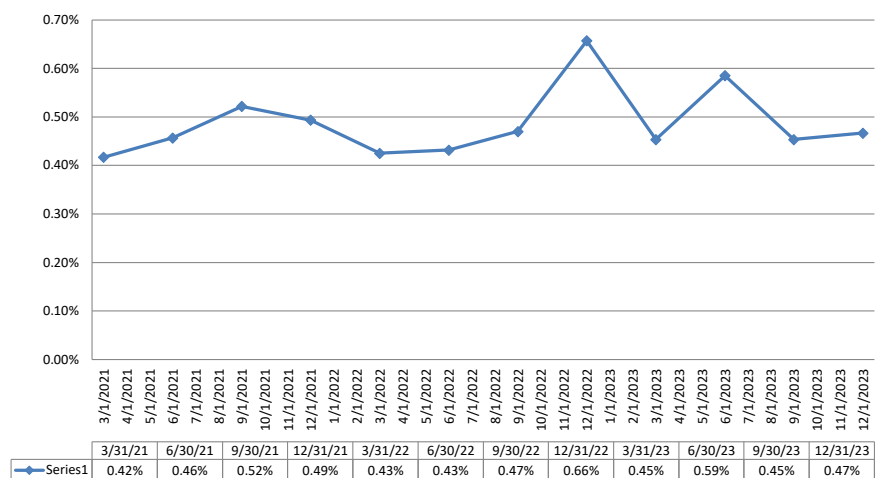
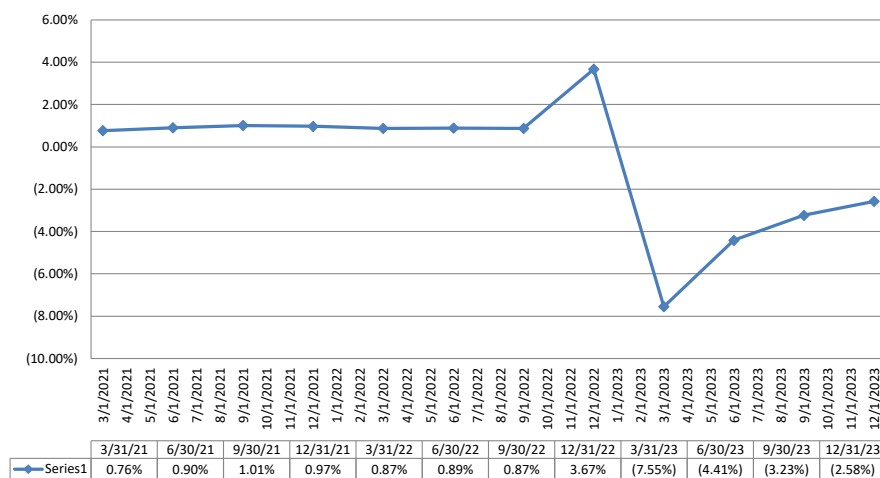
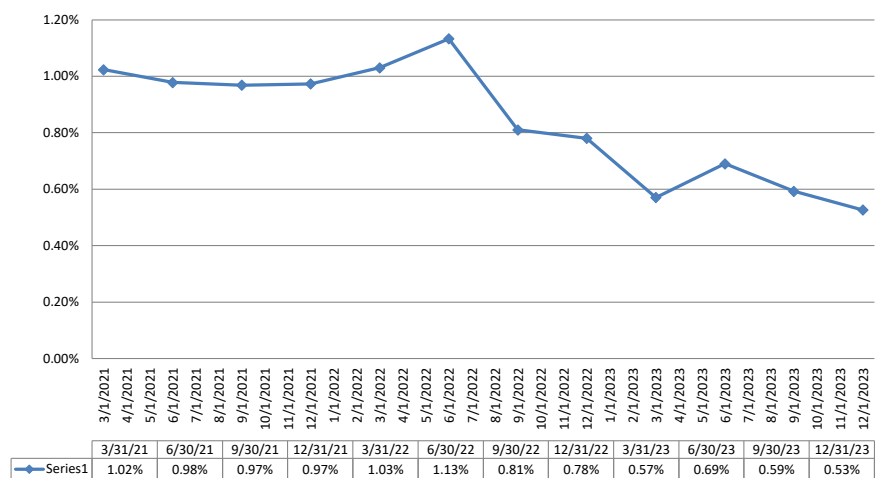
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ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

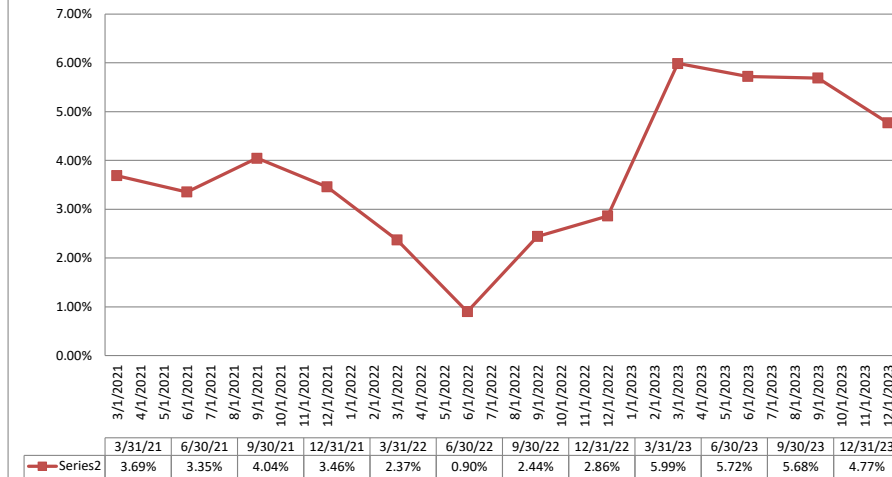
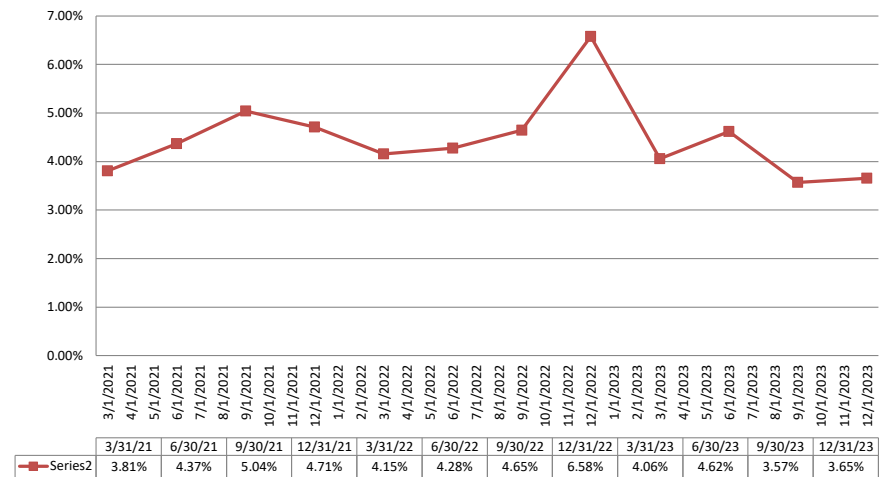
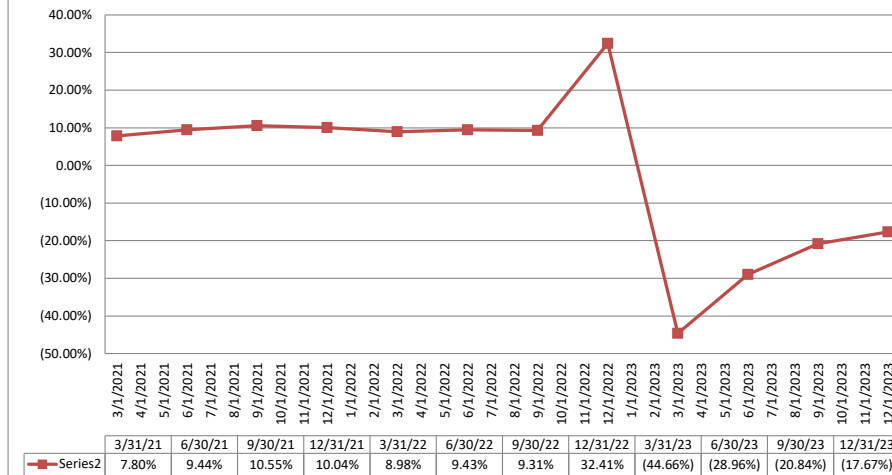
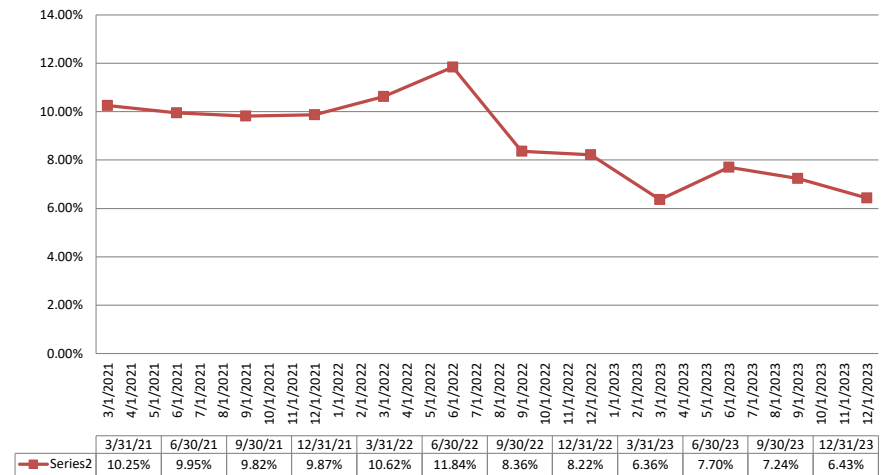
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2023

Run Date: February 12, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Eaton Employees Federal Credit Union	\$280	\$1	1.46%	11.76%	100.00%	\$8	(\$8)	(2.48%)	(21.62%)	100.00%	\$12
	Akron Federal Credit Union	\$593	(\$5)	(3.29%)	(24.69%)	137.50%	\$24	(\$3)	(0.46%)	(3.66%)	100.00%	\$20
	Olathe Federal Credit Union	\$944	\$4	1.72%	19.51%	68.75%	\$36	\$22	2.67%	29.33%	52.00%	\$18
	Saint Michaels Federal Credit Union	\$974	(\$8)	(3.36%)	(27.35%)	NA	\$8	\$2	0.21%	1.74%	88.24%	\$12
	Fort Morgan Schools Federal Credit Union	\$4,485	(\$7)	(0.62%)	(3.42%)	103.33%	\$52	(\$2)	(0.04%)	(0.25%)	82.40%	\$51
	CO-NE Federal Credit Union	\$5,318	(\$22)	(1.67%)	(19.26%)	137.50%	\$52	(\$48)	(0.91%)	(10.08%)	123.44%	\$46
	Options Credit Union	\$5,481	(\$10)	(0.74%)	(8.83%)	102.60%	\$64	(\$17)	(0.31%)	(3.68%)	100.66%	\$64
	Moffat County Schools Federal Credit Union	\$5,631	\$26	1.87%	14.29%	58.06%	\$42	\$78	1.37%	11.22%	67.23%	\$45
	Valley Educators Credit Union	\$5,771	\$25	1.72%	8.26%	77.98%	\$61	\$125	2.12%	10.77%	70.89%	\$53
	Haxtun Community Federal Credit Union	\$6,669	(\$25)	(1.47%)	(21.98%)	116.25%	\$41	(\$51)	(0.75%)	(10.67%)	112.80%	\$47
	Saint Mary Credit Union	\$7,488	(\$27)	(1.38%)	(7.15%)	169.44%	\$61	(\$50)	(0.60%)	(3.26%)	126.92%	\$54
	Rio Blanco Schools Federal Credit Union	\$7,580	\$89	4.68%	25.76%	36.94%	\$45	\$104	1.31%	7.51%	63.33%	\$50
	One Thirteen Credit Union	\$8,408	\$14	0.66%	7.59%	80.77%	\$94	\$51	0.58%	7.10%	83.20%	\$93
	Star Tech Federal Credit Union	\$10,582	\$38	1.45%	7.28%	65.35%	\$109	\$154	1.45%	7.58%	64.99%	\$107
	Harmony Federal Credit Union	\$20,449	\$20	0.38%	5.56%	89.39%	\$45	\$4	0.02%	0.27%	99.39%	\$47
	Mountain River Credit Union	\$33,075	\$44	0.53%	7.51%	84.73%	\$65	\$154	0.47%	6.63%	86.29%	\$59
	School District #3 Federal Credit Union	\$33,232	\$106	1.28%	8.87%	62.04%	\$51	\$389	1.17%	8.39%	63.74%	\$54
	Guadalupe Parish Credit Union	\$38,152	\$101	1.06%	4.37%	67.73%	\$55	\$380	0.99%	4.18%	69.50%	\$57
	Holyoke Community Federal Credit Union	\$42,373	\$26	0.24%	3.21%	92.66%	\$59	\$12	0.03%	0.37%	99.06%	\$58
	Pueblo Government Agencies Federal Credit Union	\$42,877	\$60	0.55%	5.46%	83.95%	\$54	\$230	0.52%	5.35%	83.77%	\$49
	Fellowship Credit Union	\$43,707	\$60	0.56%	5.75%	84.36%	\$64	\$407	0.96%	10.12%	80.53%	\$61
	Westminster Federal Credit Union	\$48,311	\$116	0.93%	9.88%	68.11%	\$106	\$573	1.12%	12.74%	68.31%	\$103
	Electrical Federal Credit Union	\$49,423	\$97	0.79%	6.77%	76.86%	\$81	\$409	0.82%	7.33%	77.03%	\$82
	Yuma County Federal Credit Union	\$49,465	\$75	0.62%	5.52%	81.03%	\$75	\$474	0.98%	8.96%	69.95%	\$69
	San Juan Mountains Credit Union	\$51,630	\$83	0.64%	6.40%	84.34%	\$96	\$426	0.82%	8.44%	80.29%	\$95
	Clean Energy Federal Credit Union	\$53,574	\$142	1.04%	14.06%	89.41%	\$81	\$978	1.78%	26.57%	83.04%	\$80
	Peoples Credit Union	\$66,446	\$169	1.04%	5.39%	74.80%	\$65	\$875	1.34%	7.16%	67.95%	\$60
	Rio Grande Federal Credit Union	\$74,933	\$320	1.70%	9.14%	54.51%	\$71	\$1,181	1.55%	8.72%	55.61%	\$68
	Northern Colorado Credit Union	\$78,386	\$28	0.15%	1.56%	94.56%	\$73	\$244	0.33%	3.47%	88.57%	\$73
	Delta County Federal Credit Union	\$79,790	\$25	0.12%	1.60%	91.67%	\$61	\$197	0.24%	3.19%	87.98%	\$61
	Columbine Federal Credit Union	\$80,460	\$13	0.07%	0.77%	83.09%	\$80	\$68	0.10%	1.26%	88.73%	\$80
	Grand Junction Federal Credit Union	\$89,735	\$194	0.86%	5.09%	76.34%	\$70	\$619	0.68%	4.12%	80.79%	\$77
	Community Choice Credit Union	\$98,890	\$328	1.32%	9.20%	71.32%	\$138	\$993	0.99%	7.18%	75.26%	\$136
	Metrum Community Credit Union	\$105,037	\$230	0.88%	7.29%	72.41%	\$83	\$706	0.69%	5.70%	76.10%	\$78
	Weld Community Credit Union	\$108,218	\$175	0.64%	7.23%	73.67%	\$80	\$1,119	0.99%	12.08%	72.69%	\$79
	Credit Union of the Rockies	\$114,491	(\$11)	(0.04%)	(0.43%)	100.82%	\$87	\$280	0.23%	2.78%	91.21%	\$77
	Power Credit Union	\$115,118	\$22	0.08%	0.73%	89.29%	\$72	\$478	0.41%	4.00%	82.06%	\$59
	Pikes Peak Credit Union	\$116,840	\$296	1.03%	9.78%	61.57%	\$76	\$1,025	0.89%	8.76%	66.88%	\$77
	Horizons North Credit Union	\$117,181	\$176	0.59%	7.34%	88.20%	\$98	\$186	0.15%	1.95%	96.55%	\$104
	Aurora Federal Credit Union	\$123,124	\$231	0.75%	4.02%	73.24%	\$71	\$1,422	1.14%	6.36%	70.47%	\$75
	Fidelis Catholic Credit Union	\$141,446	\$188	0.53%	6.07%	78.99%	\$77	\$792	0.57%	6.54%	79.47%	\$78
	NuVista Federal Credit Union	\$141,625	\$934	2.64%	25.05%	50.24%	\$81	\$2,598	1.87%	18.40%	57.83%	\$74
	The District Federal Credit Union	\$150,826	(\$9)	(0.02%)	(0.46%)	99.81%	\$92	\$224	0.15%	2.91%	93.53%	\$87
	Foothills Credit Union	\$153,238	\$21	0.06%	0.71%	90.82%	\$81	(\$147)	(0.10%)	(1.23%)	98.72%	\$81
	Arapahoe Credit Union	\$164,151	(\$2,334)	(5.65%)	(81.13%)	115.84%	\$97	(\$2,496)	(1.47%)	(19.85%)	94.84%	\$98
	Space Age Federal Credit Union	\$167,352	\$8	0.02%	0.24%	93.71%	\$106	\$84	0.05%	0.62%	93.99%	\$105
	Coloramo Federal Credit Union	\$174,451	\$252	0.58%	6.39%	78.71%	\$75	\$1,077	0.62%	7.03%	77.98%	\$70
	Denver Fire Department Federal Credit Union	\$204,262	\$450	0.88%	9.10%	71.40%	\$130	\$1,709	0.84%	8.79%	70.74%	\$136
	SunWest Educational Credit Union	\$208,549	\$531	1.02%	11.73%	66.67%	\$79	\$1,821	0.88%	10.54%	70.55%	\$75
	Sterling Federal Credit Union	\$218,744	\$162	0.30%	1.86%	84.89%	\$76	\$2,104	0.99%	6.18%	62.53%	\$72

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Performance Analysis

December 31, 2023

Run Date: February 12, 2024

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets (continued)												
	Fitzsimons Federal Credit Union	\$224,721	\$385	0.69%	5.46%	84.13%	\$91	\$914	0.40%	3.24%	90.62%	\$91
	Minnequa Works Credit Union	\$248,271	\$349	0.57%	6.86%	78.53%	\$71	\$1,335	0.56%	6.77%	79.15%	\$76
	Average of Asset Group A	\$79,668	\$80	0.39%	2.42%	84.67%	\$71	\$465	0.56%	4.77%	82.07%	\$70
Asset Group B - \$251 to \$500 million in total assets												
	Aventa Credit Union	\$274,652	(\$106)	(0.15%)	(1.83%)	87.61%	\$75	(\$658)	(0.23%)	(2.81%)	92.56%	\$74
	Rocky Mountain Law Enforcement Federal Credit Union	\$321,871	\$1,693	2.11%	13.19%	66.02%	\$131	\$6,122	1.93%	12.26%	62.89%	\$131
	Red Rocks Credit Union	\$326,456	(\$300)	(0.36%)	(4.22%)	82.13%	\$115	\$320	0.09%	1.12%	82.59%	\$114
	Colorado Credit Union	\$374,267	\$441	0.48%	4.69%	79.24%	\$85	\$1,659	0.44%	4.52%	85.91%	\$97
	On Tap Credit Union	\$394,584	\$283	0.30%	3.63%	83.48%	\$94	\$1,814	0.48%	5.93%	82.45%	\$94
	Zing Credit Union	\$417,106	\$209	0.20%	1.86%	90.60%	\$91	\$401	0.09%	0.90%	94.37%	\$93
	Average of Asset Group B	\$351,489	\$370	0.43%	2.89%	81.51%	\$99	\$1,610	0.47%	3.65%	83.46%	\$101
Asset Group C - \$501 million to \$1 billion in total assets												
	Partner Colorado Credit Union	\$633,736	(\$3,961)	(2.46%)	(22.04%)	254.19%	\$97	(\$63,789)	(9.42%)	(73.07%)	NA	\$196
	Soooper Credit Union	\$664,866	\$1,831	1.12%	10.90%	69.73%	\$103	\$7,814	1.21%	12.15%	69.02%	\$98
	Air Academy Federal Credit Union	\$907,999	(\$173)	(0.08%)	(1.22%)	84.77%	\$86	\$4,275	0.47%	7.92%	75.81%	\$86
	Average of Asset Group C	\$735,534	(\$768)	(0.47%)	(4.12%)	136.23%	\$95	(\$17,233)	(2.58%)	(17.67%)	72.42%	\$127
Asset Group D - Over \$1 billion in total assets												
	Credit Union of Denver	\$1,450,653	\$1,168	0.33%	5.14%	73.08%	\$94	\$5,616	0.43%	6.34%	73.51%	\$91
	Premier Members Credit Union	\$1,743,953	(\$328)	(0.08%)	(1.00%)	94.88%	\$110	\$3,837	0.22%	2.93%	88.09%	\$103
	Westerra Credit Union	\$2,173,847	\$1,609	0.30%	4.14%	83.79%	\$99	\$9,536	0.44%	6.26%	80.83%	\$98
	Credit Union of Colorado, A Federal Credit Union	\$2,836,835	(\$396)	(0.06%)	(0.75%)	74.26%	\$105	\$10,552	0.40%	5.10%	78.05%	\$105
	Elevations Credit Union	\$3,411,284	\$7,760	0.91%	10.27%	79.45%	\$127	\$28,021	0.83%	9.62%	80.83%	\$133
	Canvas Credit Union	\$4,370,149	\$5,022	0.46%	4.94%	68.14%	\$120	\$31,509	0.73%	7.86%	65.91%	\$116
	Belco Credit Union	\$8,259,005	\$6,279	0.31%	3.62%	68.18%	\$118	\$43,617	0.55%	6.43%	63.55%	\$117
	Ent Credit Union	\$9,792,984	\$12,598	0.51%	5.67%	66.52%	\$114	\$60,384	0.61%	6.88%	72.26%	\$124
	Average of Asset Group D	4,254,838.75	4,214.00	0.34%	4.00%	76.04%	110.88	24,134.00	0.53%	6.43%	75.38%	110.88

Source: SNL Financial

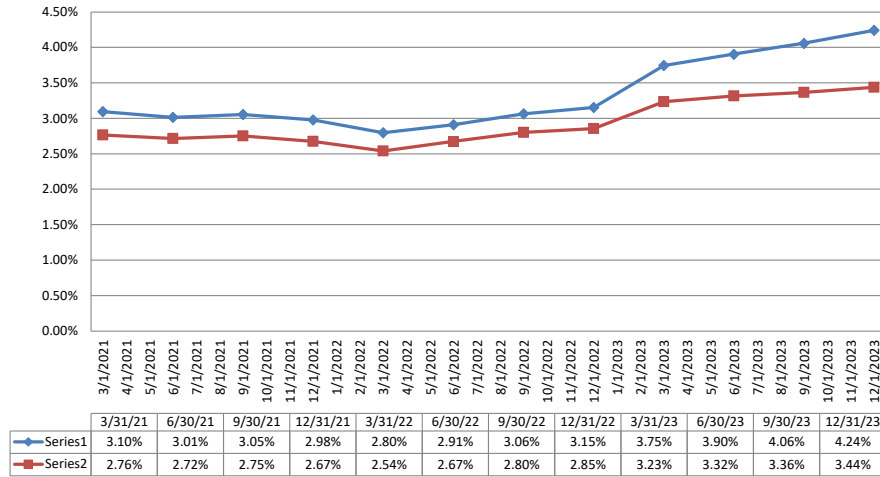
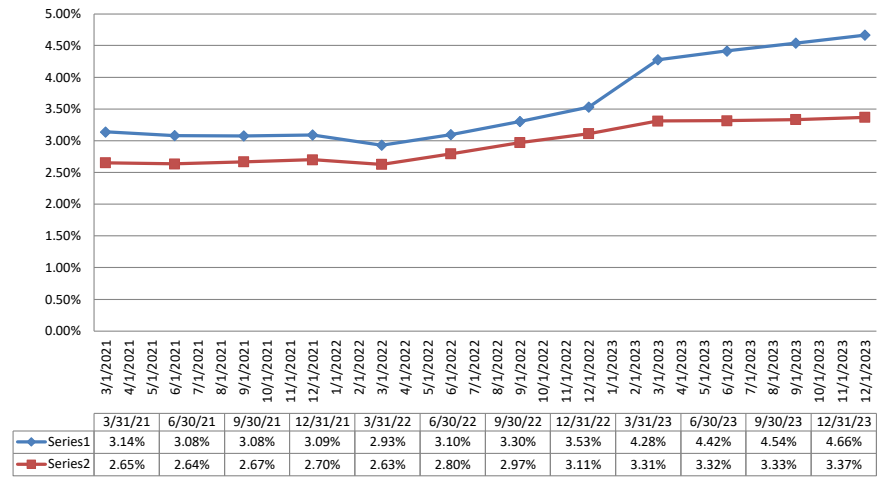
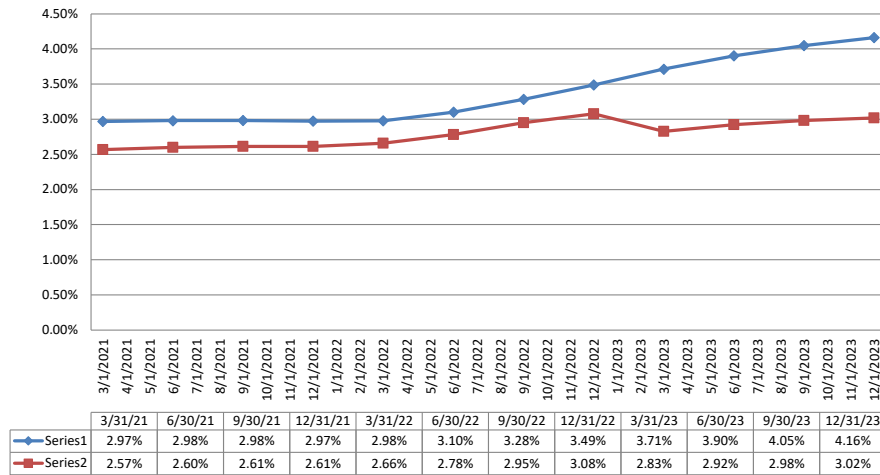
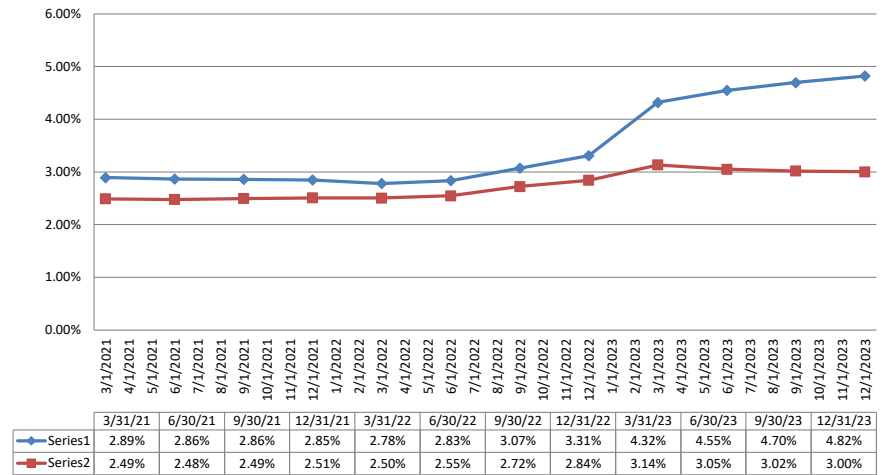
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Balance Sheet & Net Interest Margin

Summary Trends of Historical Asset Group Averages: Yield on Average Assets & Net Interest Income/Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
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Year-to-Date

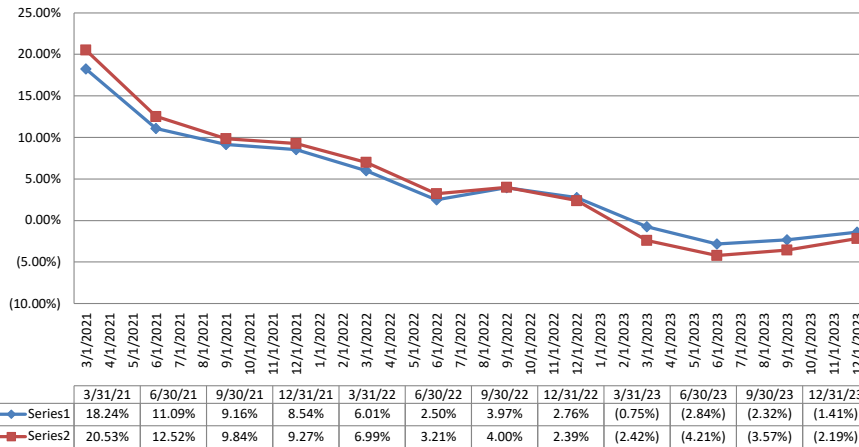
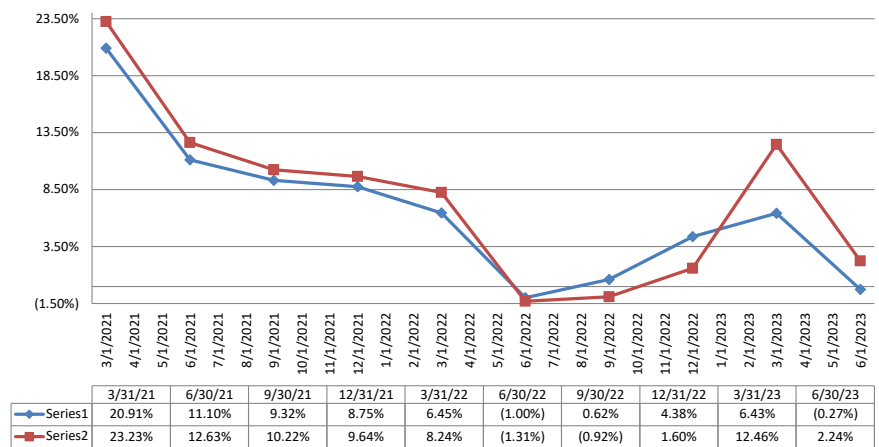
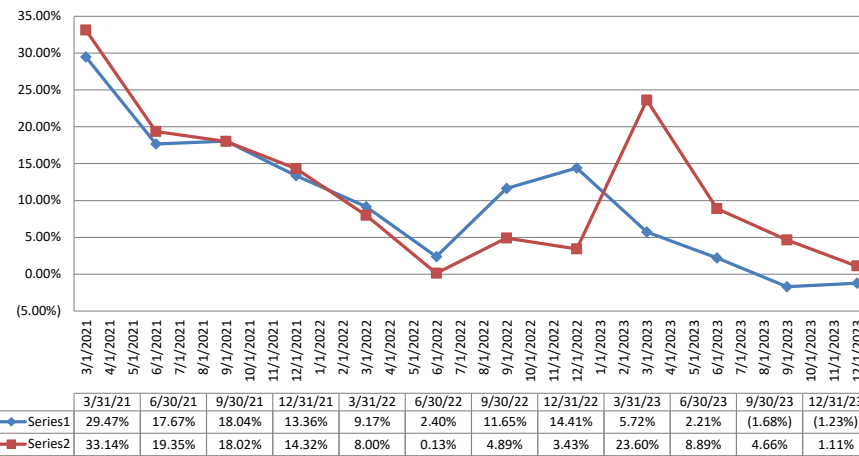
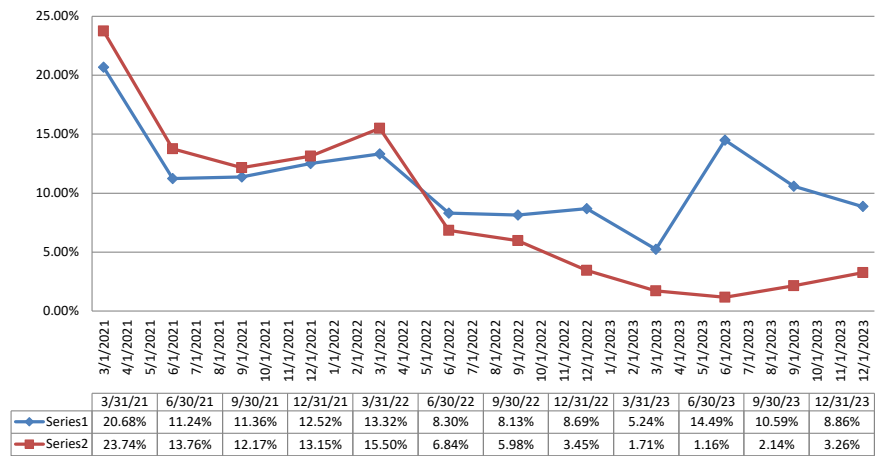
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-DateAsset Group B - \$251 to \$500 million in Total Assets
Year-to-DateAsset Group C - \$501 to \$1 billion in Total Assets
Year-to-DateAsset Group D - Over \$1 billion in Total Assets
Year-to-Date

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 12, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Eaton Employees Federal Credit Union	\$280	\$161	\$244	65.98%	\$560	4.35%	0.00%	4.35%	(20.23%)	(20.78%)
	Akron Federal Credit Union	\$593	\$501	\$513	97.66%	\$593	4.78%	0.15%	4.63%	(16.01%)	(17.79%)
	Olathe Federal Credit Union	\$944	\$729	\$859	84.87%	\$944	6.56%	0.73%	5.83%	33.71%	33.59%
	Saint Michaels Federal Credit Union	\$974	\$567	\$862	65.78%	\$1,948	4.05%	2.56%	1.49%	1.67%	1.65%
	Fort Morgan Schools Federal Credit Union	\$4,485	\$3,811	\$3,665	103.98%	\$4,485	4.08%	1.45%	2.63%	(6.01%)	(7.24%)
	CO-NE Federal Credit Union	\$5,318	\$2,719	\$4,864	55.90%	\$2,659	3.54%	0.55%	2.99%	0.00%	1.02%
	Options Credit Union	\$5,481	\$4,819	\$5,000	96.38%	\$2,741	5.38%	0.90%	4.48%	3.51%	4.08%
	Moffat County Schools Federal Credit Union	\$5,631	\$3,255	\$4,878	66.73%	\$2,816	4.55%	0.41%	4.14%	1.59%	0.21%
	Valley Educators Credit Union	\$5,771	\$4,697	\$4,546	103.32%	\$1,924	6.59%	0.15%	6.43%	(1.55%)	(4.38%)
	Haxtun Community Federal Credit Union	\$6,669	\$5,860	\$6,203	94.47%	\$1,905	5.20%	0.87%	4.33%	(5.52%)	(5.23%)
	Saint Mary Credit Union	\$7,488	\$3,136	\$5,987	52.38%	\$2,496	2.92%	0.76%	2.16%	(18.04%)	(21.08%)
	Rio Blanco Schools Federal Credit Union	\$7,580	\$4,747	\$6,037	78.63%	\$3,032	5.43%	0.59%	4.84%	(10.02%)	(14.23%)
	One Thirteen Credit Union	\$8,408	\$5,636	\$7,633	73.84%	\$4,204	4.70%	0.25%	4.45%	(6.02%)	(7.12%)
	Star Tech Federal Credit Union	\$10,582	\$5,656	\$8,466	66.81%	\$7,055	5.30%	0.79%	4.51%	(5.36%)	(8.05%)
	Harmony Federal Credit Union	\$20,449	\$3,099	\$19,001	16.31%	\$5,843	2.62%	0.11%	2.52%	(7.14%)	(6.95%)
	Mountain River Credit Union	\$33,075	\$16,707	\$30,659	54.49%	\$3,150	3.70%	0.42%	3.28%	3.26%	4.33%
	School District #3 Federal Credit Union	\$33,232	\$17,686	\$28,269	62.56%	\$4,431	3.48%	0.46%	3.03%	(2.16%)	(3.84%)
	Guadalupe Parish Credit Union	\$38,152	\$24,745	\$28,529	86.74%	\$4,769	3.45%	0.75%	2.71%	(2.57%)	(4.41%)
	Holyoke Community Federal Credit Union	\$42,373	\$28,200	\$38,915	72.47%	\$3,259	4.27%	1.41%	2.86%	(7.29%)	(3.48%)
	Pueblo Government Agencies Federal Credit Union	\$42,877	\$11,146	\$38,039	29.30%	\$3,573	2.71%	0.18%	2.53%	(6.58%)	(7.00%)
	Fellowship Credit Union	\$43,707	\$39,328	\$39,283	100.11%	\$2,498	5.10%	0.58%	4.52%	5.61%	5.12%
	Westminster Federal Credit Union	\$48,311	\$28,588	\$43,338	65.97%	\$7,432	3.88%	0.56%	3.32%	(6.68%)	(8.32%)
	Electrical Federal Credit Union	\$49,423	\$24,736	\$43,341	57.07%	\$8,237	3.41%	0.51%	2.91%	(3.79%)	(5.36%)
	Yuma County Federal Credit Union	\$49,465	\$21,564	\$43,695	49.35%	\$5,496	3.27%	0.59%	2.69%	2.40%	2.72%
	San Juan Mountains Credit Union	\$51,630	\$35,613	\$46,305	76.91%	\$5,163	4.09%	0.43%	3.67%	(2.66%)	(3.66%)
	Clean Energy Federal Credit Union	\$53,574	\$49,713	\$43,464	114.38%	\$1,728	11.04%	2.22%	8.82%	4.08%	1.50%
	Peoples Credit Union	\$66,446	\$54,017	\$53,507	100.95%	\$3,909	5.32%	1.19%	4.13%	1.30%	(0.18%)
	Rio Grande Federal Credit Union	\$74,933	\$31,822	\$60,571	52.54%	\$7,493	3.40%	0.42%	2.98%	(2.59%)	(5.09%)
	Northern Colorado Credit Union	\$78,386	\$43,565	\$70,860	61.48%	\$6,030	3.48%	1.09%	2.39%	5.10%	4.98%
	Delta County Federal Credit Union	\$79,790	\$24,434	\$73,396	33.29%	\$5,699	2.23%	0.45%	1.77%	(7.45%)	(8.30%)
	Columbine Federal Credit Union	\$80,460	\$54,654	\$71,375	76.57%	\$5,191	4.99%	0.92%	4.07%	21.18%	21.23%
	Grand Junction Federal Credit Union	\$89,735	\$55,144	\$74,223	74.30%	\$4,985	3.91%	0.85%	3.06%	0.36%	(0.53%)
	Community Choice Credit Union	\$98,890	\$48,522	\$80,573	60.22%	\$7,607	3.54%	0.74%	2.80%	(4.91%)	(9.40%)
	Metrum Community Credit Union	\$105,037	\$71,128	\$91,087	78.09%	\$5,835	4.34%	1.39%	2.94%	5.77%	5.89%
	Weld Community Credit Union	\$108,218	\$72,662	\$97,543	74.49%	\$4,605	3.78%	0.21%	3.57%	(5.31%)	(7.10%)
	Credit Union of the Rockies	\$114,491	\$83,210	\$102,431	81.24%	\$3,367	3.82%	0.53%	3.30%	(7.81%)	(9.08%)
	Power Credit Union	\$115,118	\$61,821	\$100,970	61.23%	\$3,029	4.24%	0.84%	3.39%	(3.88%)	(5.25%)
	Pikes Peak Credit Union	\$116,840	\$86,674	\$104,335	83.07%	\$5,700	4.03%	1.05%	2.98%	(0.53%)	(1.47%)
	Horizons North Credit Union	\$117,181	\$87,488	\$104,580	83.66%	\$6,696	3.81%	0.95%	2.87%	(1.96%)	(1.03%)
	Aurora Federal Credit Union	\$123,124	\$63,154	\$99,709	63.34%	\$5,597	4.32%	0.65%	3.67%	(3.06%)	(5.22%)
	Fidelis Catholic Credit Union	\$141,446	\$91,762	\$127,811	71.80%	\$6,429	3.62%	1.06%	2.56%	2.40%	1.85%
	NuVista Federal Credit Union	\$141,625	\$59,502	\$121,642	48.92%	\$6,027	3.60%	0.46%	3.14%	4.06%	(0.25%)
	The District Federal Credit Union	\$150,826	\$94,952	\$132,792	71.50%	\$6,418	3.63%	1.33%	2.29%	(1.07%)	(3.46%)
	Foothills Credit Union	\$153,238	\$111,331	\$139,994	79.53%	\$4,789	4.15%	0.98%	3.17%	0.68%	6.72%
	Arapahoe Credit Union	\$164,151	\$131,179	\$153,134	85.66%	\$4,758	5.22%	1.13%	4.09%	(5.16%)	(2.55%)
	Space Age Federal Credit Union	\$167,352	\$127,197	\$152,563	83.37%	\$5,673	3.97%	0.91%	3.06%	(8.61%)	(5.43%)
	Coloramo Federal Credit Union	\$174,451	\$133,819	\$157,206	85.12%	\$4,105	4.28%	1.18%	3.10%	1.83%	1.19%
	Denver Fire Department Federal Credit Union	\$204,262	\$102,359	\$174,278	58.73%	\$16,341	3.48%	1.00%	2.48%	1.01%	(3.31%)
	SunWest Educational Credit Union	\$208,549	\$140,307	\$187,764	74.73%	\$5,561	4.06%	0.86%	3.20%	2.41%	1.33%
	Sterling Federal Credit Union	\$218,744	\$84,586	\$181,741	46.54%	\$8,413	3.42%	1.37%	2.05%	3.54%	2.44%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 12, 2024

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets (continued)											
	Fitzsimons Federal Credit Union	\$224,721	\$171,014	\$185,439	92.22%	\$4,586	4.29%	0.71%	3.58%	(4.88%)	(2.62%)
	Minnequa Works Credit Union	\$248,271	\$86,215	\$224,582	38.39%	\$7,196	3.11%	0.97%	2.14%	6.28%	5.59%
	Average of Asset Group A	\$79,668	\$48,460	\$69,744	71.41%	\$4,788	4.24%	0.80%	3.44%	(1.41%)	(2.19%)
Asset Group B - \$251 to \$500 million in total assets											
	Aventa Credit Union	\$274,652	\$233,552	\$237,452	98.36%	\$3,567	4.98%	1.43%	3.55%	(4.84%)	(5.18%)
	Rocky Mountain Law Enforcement Federal Credit Union	\$321,871	\$220,753	\$265,509	83.14%	\$8,699	5.00%	1.40%	3.60%	4.79%	4.41%
	Red Rocks Credit Union	\$326,456	\$266,079	\$280,393	94.90%	\$6,595	5.25%	1.43%	3.82%	(5.81%)	(2.86%)
	Colorado Credit Union	\$374,267	\$289,403	\$327,352	88.41%	\$5,545	4.71%	1.34%	3.36%	0.16%	(0.73%)
	On Tap Credit Union	\$394,584	\$318,420	\$321,602	99.01%	\$5,480	4.37%	1.15%	3.22%	6.33%	1.32%
	Zing Credit Union	\$417,106	\$269,702	\$363,464	74.20%	\$4,907	3.67%	1.00%	2.67%	(4.64%)	(5.90%)
	Average of Asset Group B	\$351,489	\$266,318	\$299,295	89.67%	\$5,799	4.66%	1.29%	3.37%	(0.67%)	(1.49%)
Asset Group C - \$501 million to \$1 billion in total assets											
	Partner Colorado Credit Union	\$633,736	\$439,585	\$522,120	84.19%	\$6,306	2.77%	0.85%	1.93%	(8.82%)	(0.59%)
	Sooper Credit Union	\$664,866	\$585,601	\$537,048	109.04%	\$5,037	5.53%	1.32%	4.20%	5.19%	3.51%
	Air Academy Federal Credit Union	\$907,999	\$714,646	\$732,094	97.62%	\$6,033	4.19%	1.25%	2.93%	(0.05%)	0.40%
	Average of Asset Group C	\$735,534	\$579,944	\$597,087	96.95%	5,792	4.16%	1.14%	3.02%	(1.23%)	1.11%
Asset Group D - Over \$1 billion in total assets											
	Credit Union of Denver	\$1,450,653	\$699,107	\$1,039,065	67.28%	\$9,451	4.39%	2.11%	2.28%	32.62%	3.44%
	Premier Members Credit Union	\$1,743,953	\$1,314,723	\$1,416,633	92.81%	\$5,756	4.24%	1.50%	2.74%	0.82%	1.84%
	Westerra Credit Union	\$2,173,847	\$1,375,368	\$1,688,856	81.44%	\$7,614	5.05%	2.17%	2.88%	(1.41%)	(0.73%)
	Credit Union of Colorado, A Federal Credit Union	\$2,836,835	\$1,667,376	\$2,108,091	79.09%	\$7,182	5.62%	2.51%	3.11%	21.02%	(0.15%)
	Elevations Credit Union	\$3,411,284	\$2,493,994	\$2,560,928	97.39%	\$5,974	4.37%	0.90%	3.47%	3.50%	(10.48%)
	Canvas Credit Union	\$4,370,149	\$3,926,461	\$3,895,793	100.79%	\$6,044	5.87%	1.86%	4.00%	2.29%	9.29%
	Bellico Credit Union	\$8,259,005	\$6,696,488	\$6,808,715	98.35%	\$22,202	4.60%	2.26%	2.34%	12.18%	16.06%
	Ent Credit Union	\$9,792,984	\$8,226,797	\$8,234,996	99.90%	\$6,892	4.44%	1.25%	3.19%	(0.11%)	6.79%
	Average of Asset Group D	\$4,254,839	\$3,300,039	\$3,469,135	89.63%	\$8,889	4.82%	1.82%	3.00%	8.86%	3.26%

Source: SNL Financial

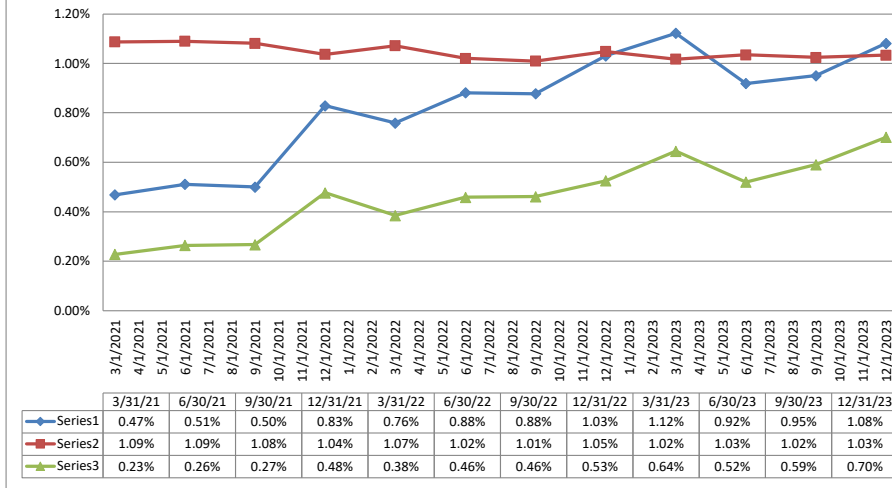
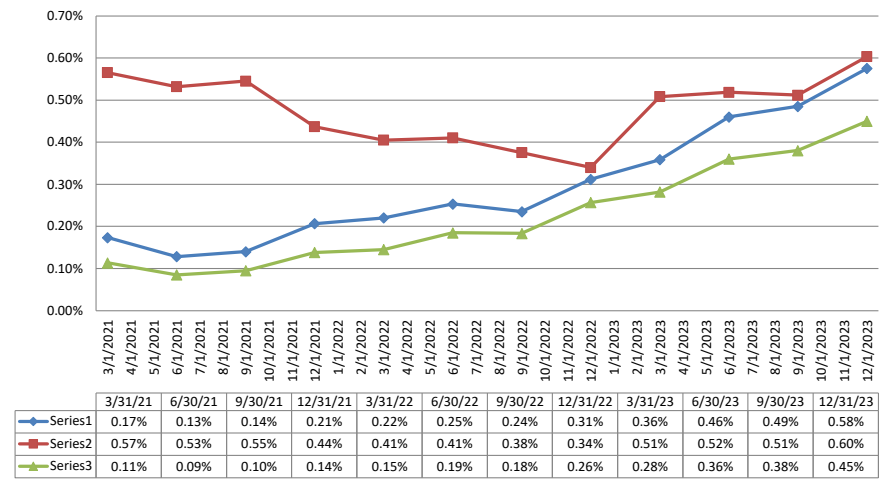
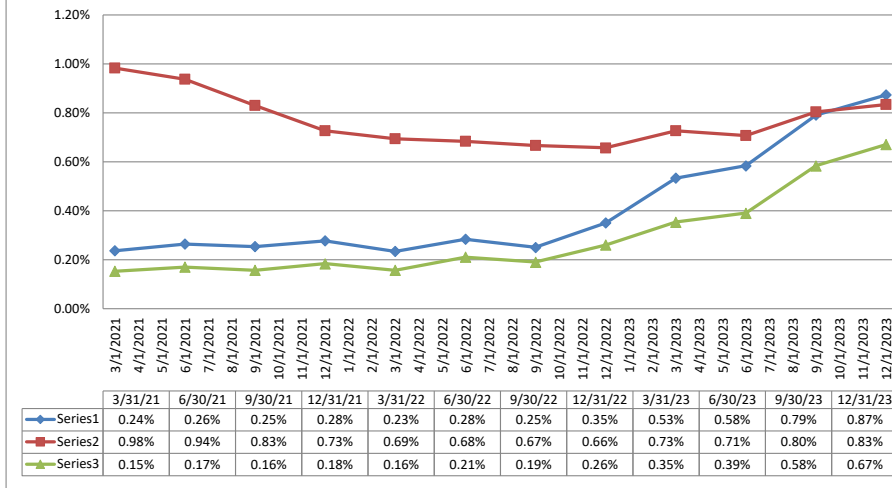
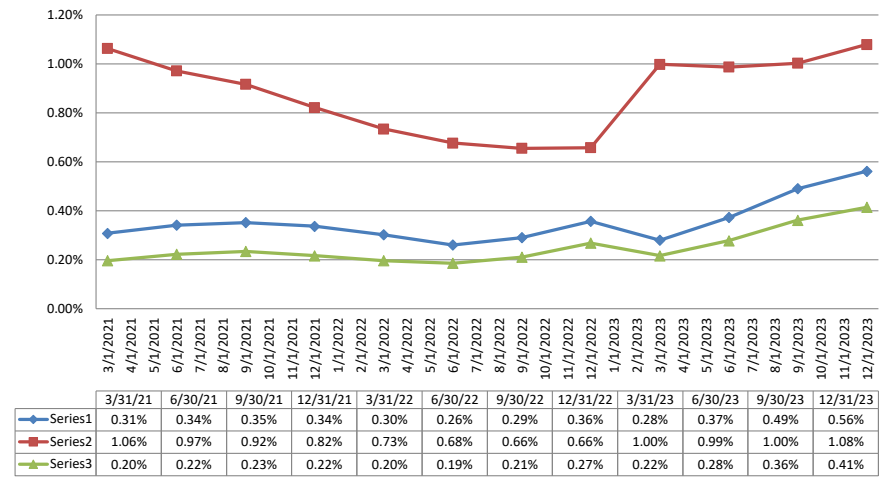
Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

December 31, 2023

Run Date: February 12, 2024

		As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Region	Institution Name							
Asset Group A - \$50 to \$250 million in total assets								
	Eaton Employees Federal Credit Union	\$280	\$1	0.62%	5.59%	900.00%	2.33%	0.36%
	Akron Federal Credit Union	\$593	\$26	5.19%	1.00%	19.23%	31.33%	4.38%
	Olathe Federal Credit Union	\$944	\$0	0.00%	1.10%	NA	0.00%	0.00%
	Saint Michaels Federal Credit Union	\$974	\$23	4.06%	2.47%	60.87%	18.11%	2.36%
	Fort Morgan Schools Federal Credit Union	\$4,485	\$27	0.71%	0.63%	88.89%	3.21%	0.60%
	CO-NE Federal Credit Union	\$5,318	\$0	0.00%	0.88%	NA	0.00%	0.00%
	Options Credit Union	\$5,481	\$1	0.02%	0.54%	NM	0.21%	0.02%
	Moffat County Schools Federal Credit Union	\$5,631	\$0	0.00%	0.71%	NA	0.00%	0.00%
	Valley Educators Credit Union	\$5,771	\$302	6.43%	1.26%	19.54%	24.67%	5.23%
	Haxtun Community Federal Credit Union	\$6,669	\$1	0.02%	0.80%	NM	0.20%	0.01%
	Saint Mary Credit Union	\$7,488	\$145	4.62%	4.08%	88.28%	8.93%	1.94%
	Rio Blanco Schools Federal Credit Union	\$7,580	\$0	0.00%	1.14%	NA	0.00%	0.00%
	One Thirteen Credit Union	\$8,408	\$123	2.18%	1.65%	75.61%	14.68%	1.46%
	Star Tech Federal Credit Union	\$10,582	\$51	0.90%	0.53%	58.82%	2.39%	0.48%
	Harmony Federal Credit Union	\$20,449	\$77	2.48%	1.94%	77.92%	5.09%	0.38%
	Mountain River Credit Union	\$33,075	\$111	0.66%	0.57%	86.49%	4.51%	0.34%
	School District #3 Federal Credit Union	\$33,232	\$46	0.26%	0.37%	143.48%	0.94%	0.14%
	Guadalupe Parish Credit Union	\$38,152	\$3	0.01%	0.32%	NM	0.03%	0.01%
	Holyoke Community Federal Credit Union	\$42,373	\$1,044	3.70%	0.64%	17.34%	30.98%	2.46%
	Pueblo Government Agencies Federal Credit Union	\$42,877	\$0	0.00%	0.55%	NA	0.00%	0.00%
	Fellowship Credit Union	\$43,707	\$137	0.35%	0.39%	113.14%	3.58%	0.31%
	Westminster Federal Credit Union	\$48,311	\$433	1.51%	0.43%	28.41%	8.87%	0.90%
	Electrical Federal Credit Union	\$49,423	\$383	1.55%	0.28%	18.28%	6.55%	0.77%
	Yuma County Federal Credit Union	\$49,465	\$0	0.00%	0.13%	NA	0.00%	0.00%
	San Juan Mountains Credit Union	\$51,630	\$259	0.73%	0.98%	135.14%	4.64%	0.50%
	Clean Energy Federal Credit Union	\$53,574	\$6	0.01%	0.63%	NM	0.14%	0.01%
	Peoples Credit Union	\$66,446	\$448	0.83%	0.95%	114.51%	3.40%	0.67%
	Rio Grande Federal Credit Union	\$74,933	\$51	0.16%	0.40%	250.98%	0.36%	0.07%
	Northern Colorado Credit Union	\$78,386	\$119	0.27%	0.67%	246.22%	1.68%	0.15%
	Delta County Federal Credit Union	\$79,790	\$9	0.04%	0.28%	766.67%	0.14%	0.01%
	Columbine Federal Credit Union	\$80,460	\$1,105	2.02%	1.13%	55.84%	12.12%	1.37%
	Grand Junction Federal Credit Union	\$89,735	\$483	0.88%	1.41%	160.46%	2.99%	0.54%
	Community Choice Credit Union	\$98,890	\$269	0.55%	3.62%	652.79%	1.72%	0.27%
	Metrum Community Credit Union	\$105,037	\$185	0.26%	0.37%	142.70%	1.51%	0.18%
	Weld Community Credit Union	\$108,218	\$238	0.33%	0.59%	178.99%	2.34%	0.22%
	Credit Union of the Rockies	\$114,491	\$202	0.24%	0.87%	358.91%	1.88%	0.18%
	Power Credit Union	\$115,118	\$812	1.31%	1.38%	105.05%	8.38%	0.71%
	Pikes Peak Credit Union	\$116,840	\$764	0.88%	0.74%	84.03%	8.10%	0.65%
	Horizons North Credit Union	\$117,181	\$78	0.09%	0.15%	166.67%	0.79%	0.07%
	Aurora Federal Credit Union	\$123,124	\$495	0.78%	0.94%	119.60%	4.64%	0.40%
	Fidelis Catholic Credit Union	\$141,446	\$591	0.64%	0.24%	37.56%	4.65%	0.42%
	NuVista Federal Credit Union	\$141,625	\$7	0.01%	0.38%	NM	0.04%	0.00%
	The District Federal Credit Union	\$150,826	\$1,451	1.53%	0.30%	19.78%	16.57%	0.96%
	Foothills Credit Union	\$153,238	\$2,100	1.89%	0.67%	35.33%	16.66%	1.37%
	Arapahoe Credit Union	\$164,151	\$3,816	2.91%	2.44%	83.88%	28.18%	2.32%
	Space Age Federal Credit Union	\$167,352	\$1,352	1.06%	0.90%	84.99%	13.70%	0.81%
	Colorado Federal Credit Union	\$174,451	\$1,431	1.07%	0.50%	46.68%	9.26%	0.82%
	Denver Fire Department Federal Credit Union	\$204,262	\$92	0.09%	0.42%	472.83%	0.44%	0.05%
	SunWest Educational Credit Union	\$208,549	\$1,041	0.74%	1.34%	180.60%	4.99%	0.50%
	Sterling Federal Credit Union	\$218,744	\$55	0.07%	0.10%	147.27%	0.16%	0.03%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
December 31, 2023
Run Date: February 12, 2024

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets (continued)								
	Fitzsimons Federal Credit Union	\$224,721	\$1,936	1.13%	1.37%	120.61%	6.92%	0.86%
	Minnequa Works Credit Union	\$248,271	\$360	0.42%	1.95%	467.78%	1.54%	0.15%
	Average of Asset Group A	\$79,668	\$436	1.08%	1.03%	171.52%	6.24%	0.70%
Asset Group B - \$251 to \$500 million in total assets								
	Aventa Credit Union	\$274,652	\$2,110	0.90%	0.33%	37.06%	8.81%	0.77%
	Rocky Mountain Law Enforcement Federal Credit Union	\$321,871	\$1,099	0.50%	0.32%	64.15%	2.06%	0.34%
	Red Rocks Credit Union	\$326,456	\$2,047	0.77%	1.15%	148.85%	6.84%	0.63%
	Colorado Credit Union	\$374,267	\$1,233	0.43%	0.45%	104.70%	3.15%	0.33%
	On Tap Credit Union	\$394,584	\$1,709	0.54%	0.46%	85.72%	5.33%	0.43%
	Zing Credit Union	\$417,106	\$830	0.31%	0.91%	294.34%	2.08%	0.20%
	Average of Asset Group B	\$351,489	\$1,505	0.58%	0.60%	122.47%	4.71%	0.45%
Asset Group C - \$501 million to \$1 billion in total assets								
	Partner Colorado Credit Union	\$633,736	\$5,773	1.31%	0.77%	58.89%	7.79%	0.91%
	Sooper Credit Union	\$664,866	\$4,729	0.81%	1.07%	132.76%	6.86%	0.71%
	Air Academy Federal Credit Union	\$907,999	\$3,547	0.50%	0.66%	133.30%	6.64%	0.39%
	Average of Asset Group C	\$735,534	\$4,683	0.87%	0.83%	108.32%	7.10%	0.67%
Asset Group D - Over \$1 billion in total assets								
	Credit Union of Denver	\$1,450,653	\$4,088	0.58%	1.29%	220.21%	3.90%	0.28%
	Premier Members Credit Union	\$1,743,953	\$4,748	0.36%	0.62%	171.74%	3.99%	0.27%
	Westerra Credit Union	\$2,173,847	\$5,206	0.38%	0.52%	138.13%	3.09%	0.24%
	Credit Union of Colorado, A Federal Credit Union	\$2,836,835	\$12,730	0.76%	0.79%	103.23%	6.22%	0.45%
	Elevations Credit Union	\$3,411,284	\$3,510	0.14%	0.75%	533.05%	1.07%	0.10%
	Canvas Credit Union	\$4,370,149	\$49,734	1.27%	1.73%	136.64%	11.12%	1.14%
	Bellco Credit Union	\$8,259,005	\$37,640	0.56%	2.00%	355.23%	4.67%	0.46%
	Ent Credit Union	\$9,792,984	\$36,058	0.44%	0.93%	212.24%	4.04%	0.37%
	Average of Asset Group D	\$4,254,839	\$19,214	0.56%	1.08%	233.81%	4.76%	0.41%

Source: SNL Financial

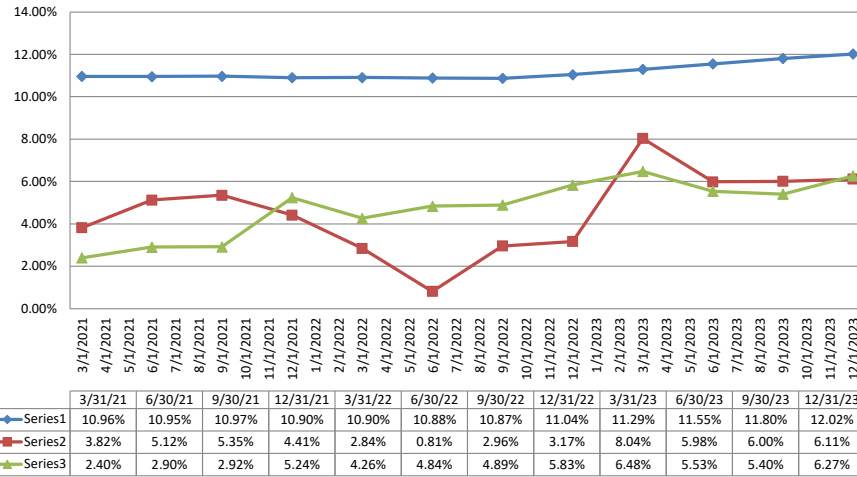
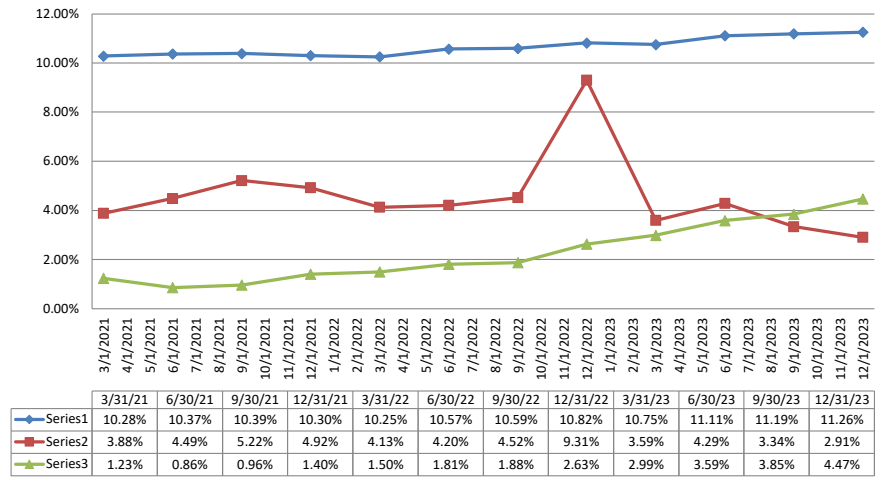
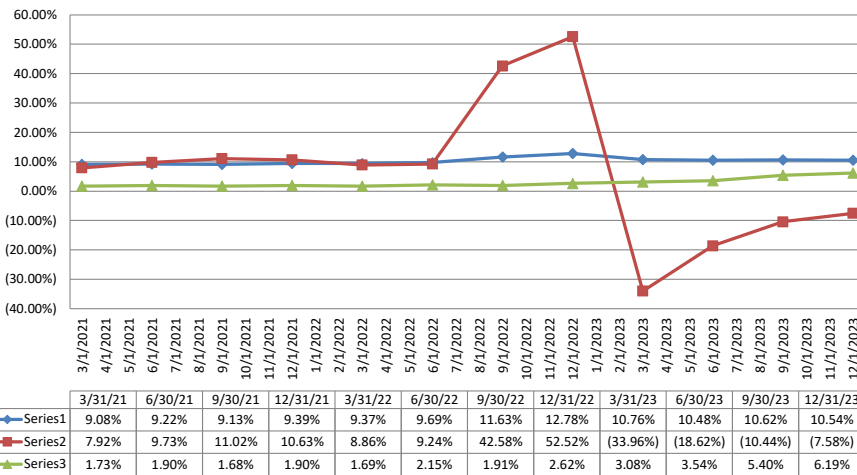
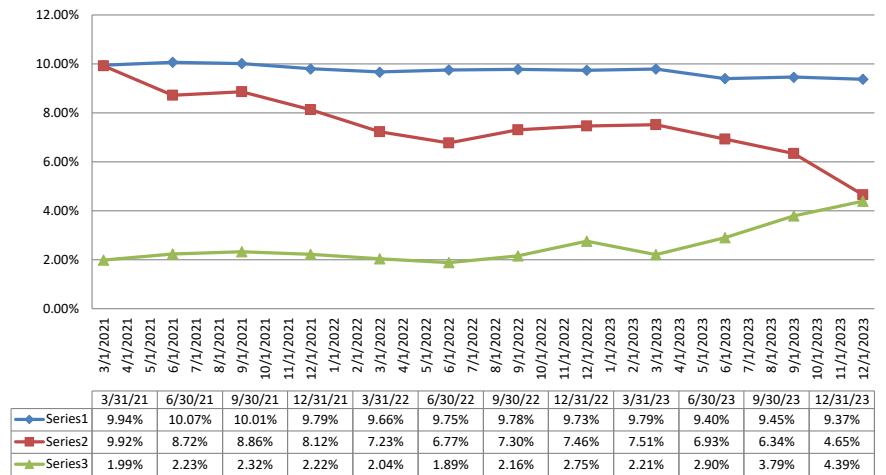
Note: Report includes only bank-level data.

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Net Worth

Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

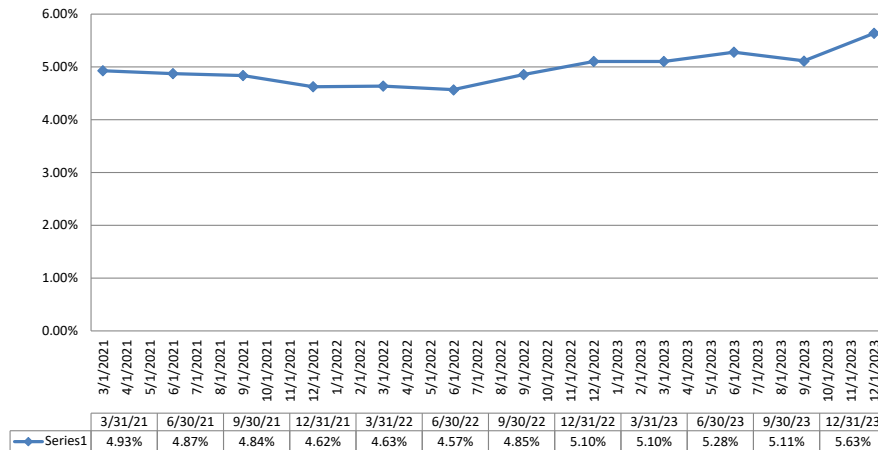
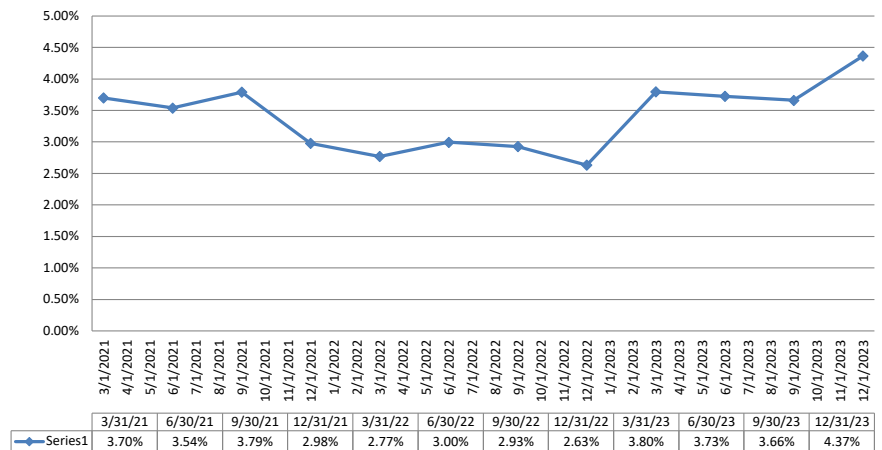
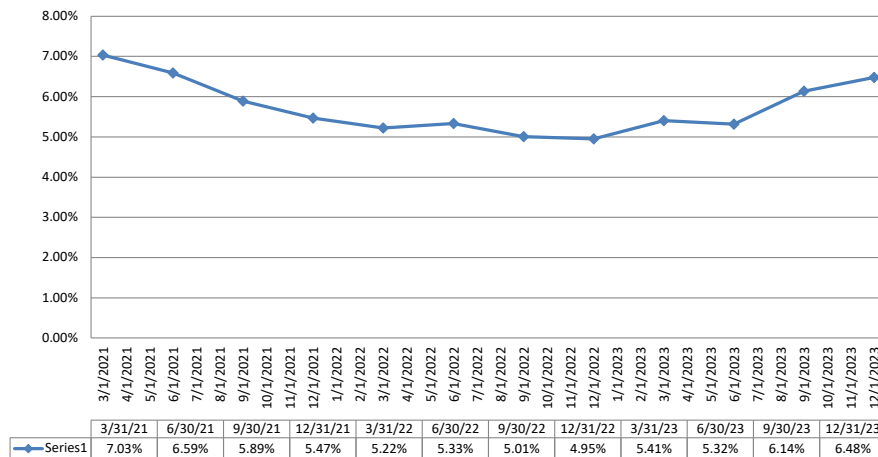
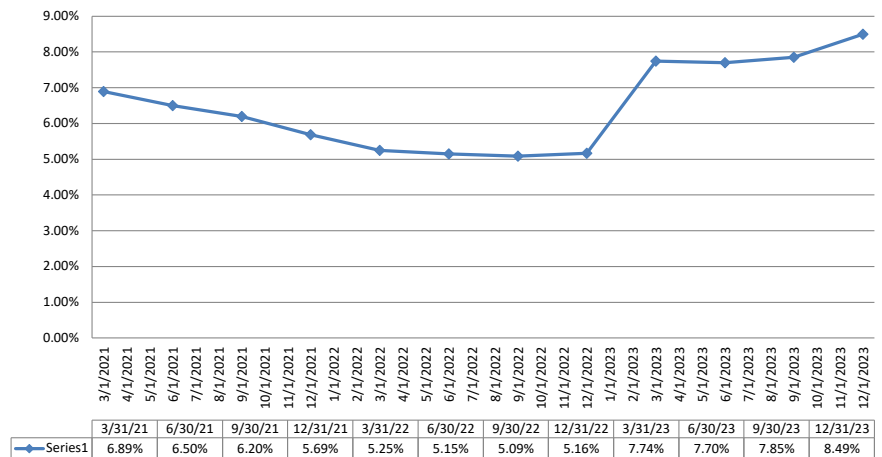
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

Asset Group A - \$0 to \$250 million in Total Assets
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**
As of Date**Asset Group D - Over \$1 billion in Total Assets**
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Net Worth

December 31, 2023

Run Date: February 12, 2024

Region	Institution Name	As of Date				
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)
						Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets						
	Eaton Employees Federal Credit Union	\$280	\$35	12.50%	(16.67%)	2.86%
	Akron Federal Credit Union	\$593	\$78	13.15%	(3.70%)	33.33%
	Olathe Federal Credit Union	\$944	\$84	8.90%	35.48%	0.00%
	Saint Michaels Federal Credit Union	\$974	\$112	11.50%	1.82%	20.54%
	Fort Morgan Schools Federal Credit Union	\$4,485	\$816	18.19%	(0.24%)	3.31%
	CO-NE Federal Credit Union	\$5,318	\$445	8.37%	(9.74%)	0.00%
	Options Credit Union	\$5,481	\$448	8.17%	(3.45%)	0.22%
	Moffat County Schools Federal Credit Union	\$5,631	\$740	13.14%	11.78%	0.00%
	Valley Educators Credit Union	\$5,771	\$1,222	21.17%	11.39%	24.71%
	Haxtun Community Federal Credit Union	\$6,669	\$442	6.63%	(10.34%)	0.23%
	Saint Mary Credit Union	\$7,488	\$1,496	19.98%	(3.23%)	9.69%
	Rio Blanco Schools Federal Credit Union	\$7,580	\$1,386	18.28%	1.76%	0.00%
	One Thirteen Credit Union	\$8,408	\$745	8.86%	7.35%	16.51%
	Star Tech Federal Credit Union	\$10,582	\$2,106	19.90%	7.94%	2.42%
	Harmony Federal Credit Union	\$20,449	\$1,806	8.83%	0.22%	4.26%
	Mountain River Credit Union	\$33,075	\$2,411	7.29%	6.82%	4.60%
	School District #3 Federal Credit Union	\$33,232	\$4,831	14.54%	8.73%	0.95%
	Guadalupe Parish Credit Union	\$38,152	\$9,289	24.35%	3.75%	0.03%
	Holyoke Community Federal Credit Union	\$42,373	\$3,254	7.68%	0.40%	32.08%
	Pueblo Government Agencies Federal Credit Union	\$42,877	\$4,426	10.32%	5.51%	0.00%
	Fellowship Credit Union	\$43,707	\$4,206	9.62%	10.71%	3.26%
	Westminster Federal Credit Union	\$48,311	\$4,781	9.90%	13.13%	9.06%
	Electrical Federal Credit Union	\$49,423	\$5,779	11.69%	7.64%	6.63%
	Yuma County Federal Credit Union	\$49,465	\$5,468	11.05%	9.49%	0.00%
	San Juan Mountains Credit Union	\$51,630	\$5,278	10.22%	8.24%	4.91%
	Clean Energy Federal Credit Union	\$53,574	\$4,111	7.67%	31.17%	0.15%
	Peoples Credit Union	\$66,446	\$12,660	19.05%	7.24%	3.54%
	Rio Grande Federal Credit Union	\$74,933	\$14,160	18.90%	9.10%	0.36%
	Northern Colorado Credit Union	\$78,386	\$7,722	9.85%	3.26%	1.54%
	Delta County Federal Credit Union	\$79,790	\$6,273	7.86%	3.60%	0.14%
	Columbine Federal Credit Union	\$80,460	\$8,690	10.80%	68.97%	12.72%
	Grand Junction Federal Credit Union	\$89,735	\$15,352	17.11%	4.68%	3.15%
	Community Choice Credit Union	\$98,890	\$13,307	13.46%	7.86%	2.02%
	Metrum Community Credit Union	\$105,037	\$12,758	12.15%	5.78%	1.45%
	Weld Community Credit Union	\$108,218	\$9,764	9.02%	12.94%	2.44%
	Credit Union of the Rockies	\$114,491	\$11,960	10.45%	1.89%	1.69%
	Power Credit Union	\$115,118	\$12,957	11.26%	(0.96%)	6.27%
	Pikes Peak Credit Union	\$116,840	\$12,259	10.49%	9.12%	6.23%
	Horizons North Credit Union	\$117,181	\$9,690	8.27%	1.96%	0.80%
	Aurora Federal Credit Union	\$123,124	\$23,518	19.10%	6.20%	2.10%
	Fidelis Catholic Credit Union	\$141,446	\$12,576	8.89%	6.27%	4.70%
	NuVista Federal Credit Union	\$141,625	\$16,586	11.71%	18.46%	0.04%
	The District Federal Credit Union	\$150,826	\$12,216	8.10%	1.03%	11.88%
	Foothills Credit Union	\$153,238	\$11,897	7.76%	(1.26%)	17.65%
	Arapahoe Credit Union	\$164,151	\$10,708	6.52%	(20.00%)	35.64%
	Space Age Federal Credit Union	\$167,352	\$13,707	8.19%	0.62%	9.86%
	Coloramo Federal Credit Union	\$174,451	\$15,949	9.14%	7.11%	8.97%
	Denver Fire Department Federal Credit Union	\$204,262	\$25,624	12.54%	7.15%	0.36%
	SunWest Educational Credit Union	\$208,549	\$22,786	10.93%	7.32%	4.57%
	Sterling Federal Credit Union	\$218,744	\$34,838	15.93%	6.43%	0.16%

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Net Worth

December 31, 2023

Run Date: February 12, 2024

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets (continued)							
	Fitzsimons Federal Credit Union	\$224,721	\$29,087	12.94%	3.24%	6.66%	8.03%
	Minnequa Works Credit Union	\$248,271	\$31,280	12.60%	3.94%	1.15%	5.38%
	Average of Asset Group A	\$79,668	\$9,118	12.02%	6.11%	6.27%	5.63%
Asset Group B - \$251 to \$500 million in total assets							
	Aventa Credit Union	\$274,652	\$23,153	8.43%	(2.93%)	9.11%	3.38%
	Rocky Mountain Law Enforcement Federal Credit Union	\$321,871	\$55,513	17.25%	12.32%	1.98%	1.27%
	Red Rocks Credit Union	\$326,456	\$32,331	9.90%	(0.98%)	6.33%	9.42%
	Colorado Credit Union	\$374,267	\$40,239	10.75%	4.30%	3.06%	3.21%
	On Tap Credit Union	\$394,584	\$36,668	9.29%	4.96%	4.66%	4.00%
	Zing Credit Union	\$417,106	\$49,740	11.93%	(0.22%)	1.67%	4.91%
	Average of Asset Group B	\$351,489	\$39,607	11.26%	2.91%	4.47%	4.37%
Asset Group C - \$501 million to \$1 billion in total assets							
	Partner Colorado Credit Union	\$633,736	\$81,273	12.82%	(44.08%)	7.10%	4.18%
	Sooper Credit Union	\$664,866	\$71,735	10.79%	12.22%	6.59%	8.75%
	Air Academy Federal Credit Union	\$907,999	\$72,666	8.00%	9.12%	4.88%	6.51%
	Average of Asset Group C	\$735,534	\$75,225	10.54%	(7.58%)	6.19%	6.48%
Asset Group D - Over \$1 billion in total assets							
	Credit Union of Denver	\$1,450,653	\$142,123	9.80%	3.51%	2.88%	6.33%
	Premier Members Credit Union	\$1,743,953	\$155,695	8.93%	1.91%	3.05%	5.24%
	Westerra Credit Union	\$2,173,847	\$202,368	9.31%	3.93%	2.57%	3.55%
	Credit Union of Colorado, A Federal Credit Union	\$2,836,835	\$231,128	8.15%	4.32%	5.51%	5.69%
	Elevations Credit Union	\$3,411,284	\$333,054	9.76%	7.63%	1.05%	5.62%
	Canvas Credit Union	\$4,370,149	\$441,939	10.11%	4.95%	11.25%	15.38%
	Bellco Credit Union	\$8,259,005	\$725,433	8.78%	6.40%	5.19%	18.43%
	Ent Credit Union	\$9,792,984	\$992,528	10.14%	4.53%	3.63%	7.71%
	Average of Asset Group D	\$4,254,839	\$403,034	9.37%	4.65%	4.39%	8.49%

Source: SNL Financial

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Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.