

+ × -
%

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

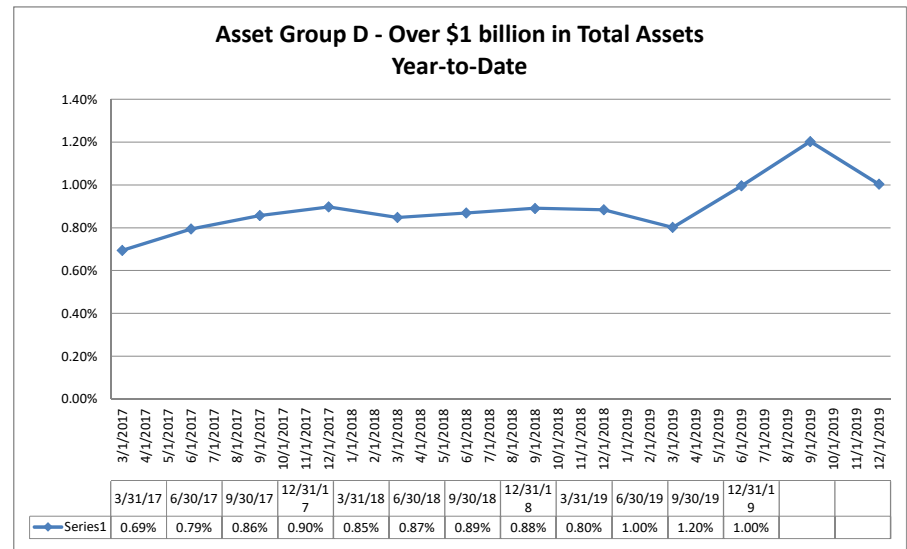
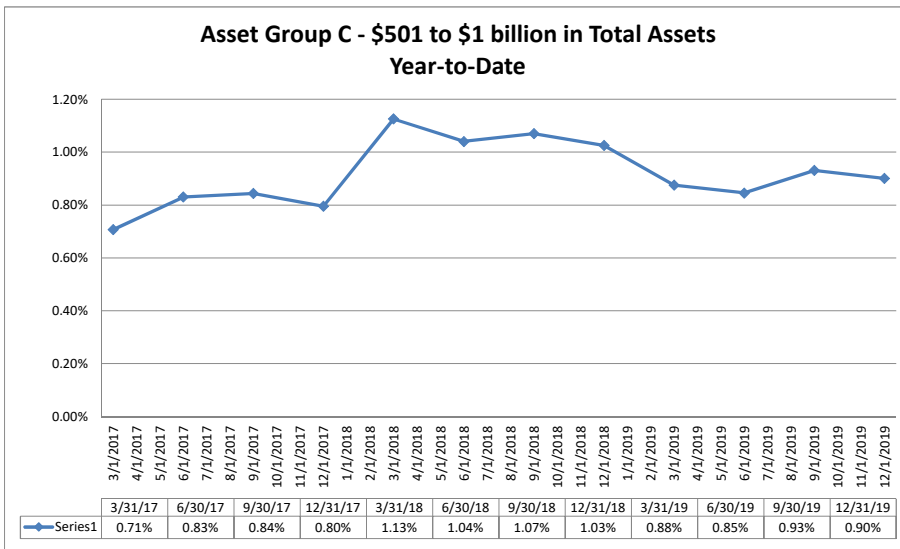
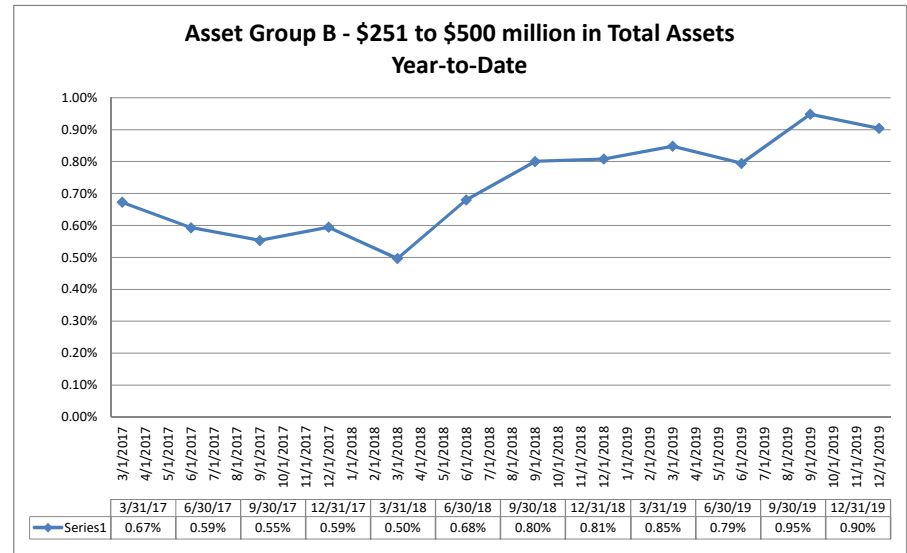
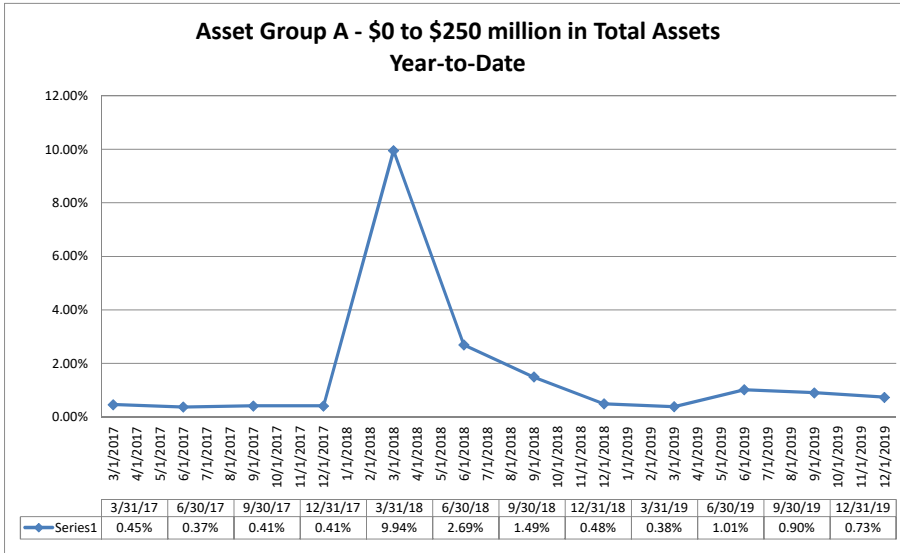
1999 Broadway
Suite 4000
Denver, CO 80202
(303) 298-9600

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



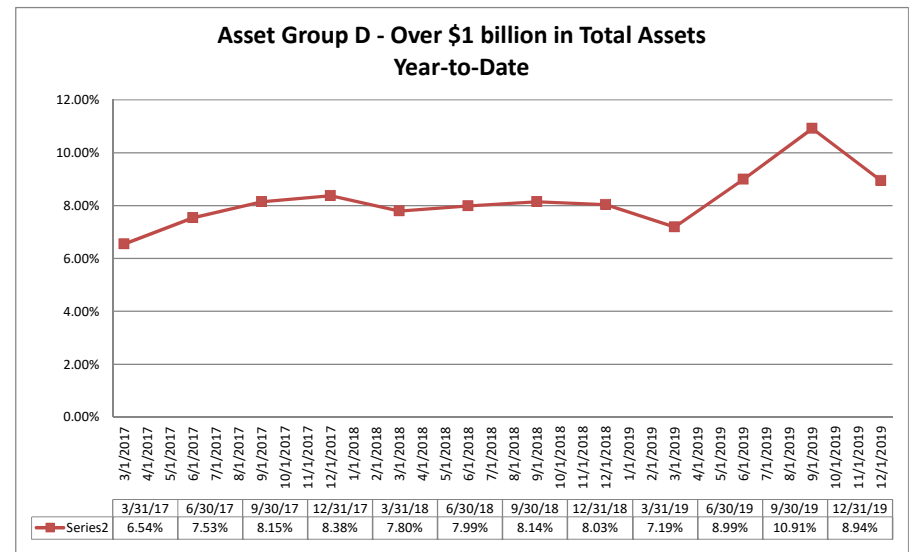
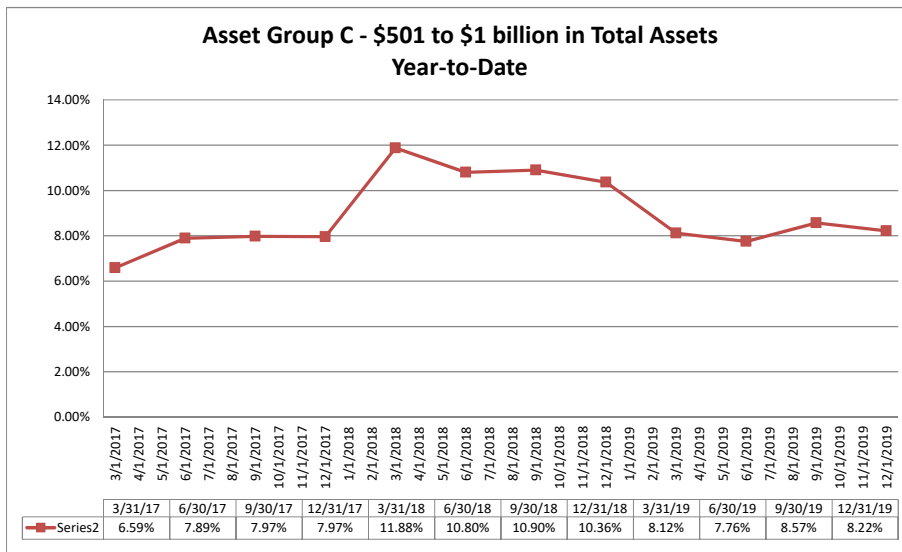
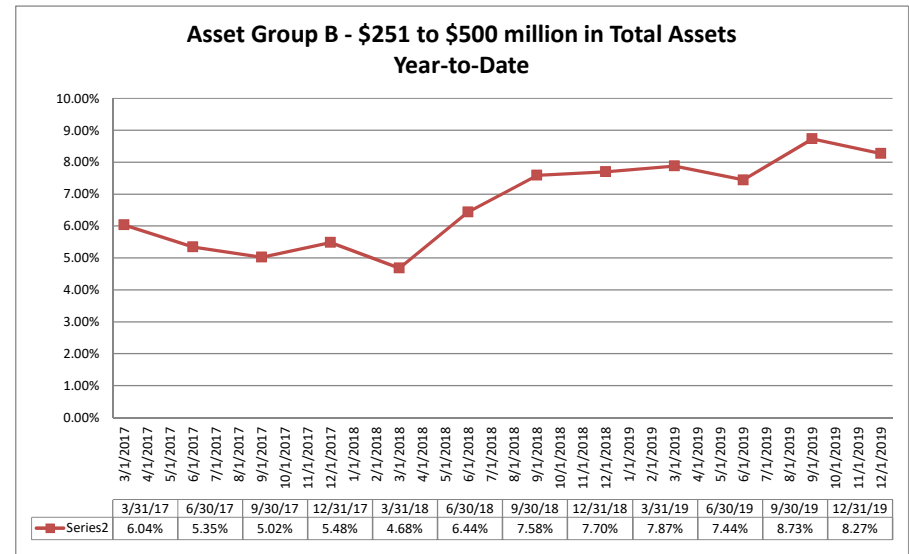
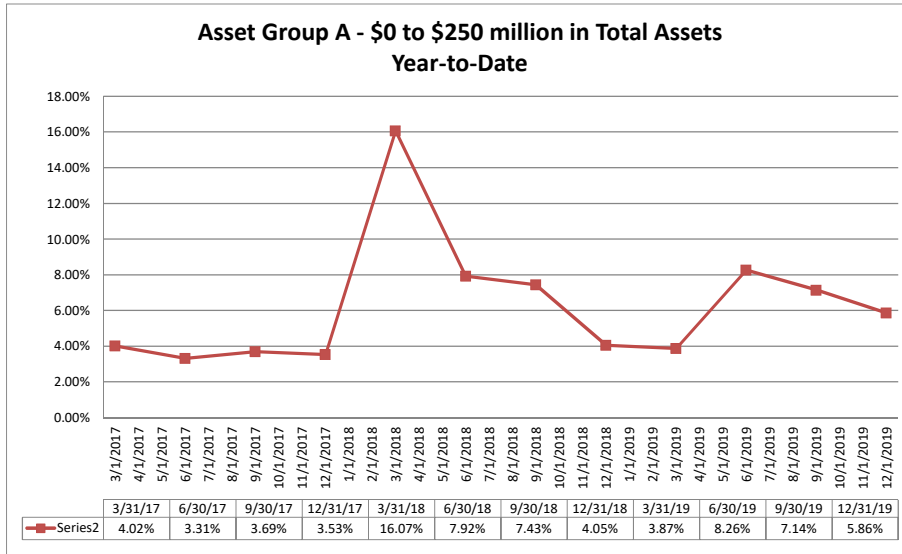
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

MM = 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



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.

Performance Analysis

December 31, 2019

Run Date: February 7, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on 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											
	Olathe Federal Credit Union	\$379	\$0	0.00%	0.00%	40.00%	\$0	\$11	2.96%	36.67%	36.00%	\$1
	Eaton Employees Federal Credit Union	\$488	\$0	0.00%	0.00%	100.00%	\$8	(\$3)	(0.60%)	(5.00%)	125.00%	\$12
	Akron Federal Credit Union	\$691	\$0	0.00%	0.00%	77.78%	\$40	\$4	0.56%	4.82%	85.29%	\$38
	St. Michael Federal Credit Union	\$926	(\$5)	(2.09%)	(19.61%)	NM	\$8	\$7	0.74%	7.14%	57.89%	\$12
	Shambhala Credit Union	\$2,571	\$0	0.00%	0.00%	89.74%	\$24	(\$9)	(0.32%)	(4.02%)	89.94%	\$27
	F C I Federal Credit Union	\$3,811	(\$13)	(1.38%)	(5.96%)	142.86%	\$54	(\$60)	(1.54%)	(6.70%)	140.13%	\$59
	Otero County Teachers Federal Credit Union	\$3,976	\$2	0.20%	2.02%	94.74%	\$27	(\$5)	(0.13%)	(1.24%)	84.38%	\$25
	CO-NE Federal Credit Union	\$4,577	(\$31)	(2.81%)	(21.79%)	150.00%	\$37	(\$40)	(0.91%)	(6.81%)	115.92%	\$42
	Moffat County Schools Federal Credit Union	\$4,683	\$28	2.41%	17.89%	43.48%	\$10	\$54	1.17%	8.88%	68.72%	\$30
	Fort Morgan Schools Federal Credit Union	\$4,803	\$3	0.26%	1.50%	150.00%	\$52	\$17	0.38%	2.15%	108.14%	\$48
	Routt Federal Credit Union	\$4,982	(\$30)	(2.40%)	(24.79%)	169.77%	\$44	(\$6)	(0.12%)	(1.25%)	103.26%	\$52
	Valley Educators Credit Union	\$5,217	\$22	1.72%	12.04%	77.53%	\$44	\$68	1.37%	9.69%	80.52%	\$44
	Options Credit Union	\$5,676	(\$13)	(0.91%)	(12.44%)	97.65%	\$78	(\$16)	(0.29%)	(3.76%)	93.59%	\$80
	Rio Blanco Schools Federal Credit Union	\$6,247	\$1	0.06%	0.31%	80.77%	\$44	\$53	0.85%	4.12%	72.25%	\$43
	Haxtun Community Federal Credit Union	\$6,251	(\$7)	(0.46%)	(6.10%)	119.12%	\$47	(\$39)	(0.64%)	(8.32%)	118.73%	\$50
	One Thirteen Credit Union	\$8,411	\$6	0.29%	3.59%	87.60%	\$61	\$34	0.40%	5.19%	86.93%	\$64
	St. Mary Credit Union	\$8,430	\$11	0.52%	2.73%	79.03%	\$45	\$40	0.46%	2.51%	83.61%	\$46
	Star Tech Federal Credit Union	\$9,353	\$34	1.45%	7.72%	68.81%	\$88	\$75	0.84%	4.35%	78.99%	\$103
	Clean Energy Federal Credit Union	\$13,597	(\$87)	(2.98%)	(21.39%)	130.73%	\$43	\$986	11.62%	76.91%	40.30%	\$34
	Harrison District No. Two Federal Credit Union	\$15,159	\$17	0.45%	4.30%	87.25%	\$72	\$48	0.33%	3.07%	89.37%	\$72
	Harmony Federal Credit Union	\$21,366	\$5	0.09%	1.12%	95.14%	\$58	(\$14)	(0.07%)	(0.73%)	91.63%	\$51
	Porter Federal Credit Union	\$21,645	\$26	0.48%	2.70%	83.01%	\$57	\$156	0.71%	4.12%	76.04%	\$53
	B.C.S. Community Credit Union	\$25,217	(\$9)	(0.15%)	(0.87%)	99.55%	\$74	(\$79)	(0.33%)	(1.91%)	101.87%	\$77
	Pueblo Horizons Federal Credit Union	\$25,441	(\$210)	(3.26%)	(28.99%)	106.14%	\$57	(\$357)	(1.34%)	(11.84%)	95.15%	\$54
	Mountain River Credit Union	\$26,034	\$10	0.15%	1.87%	93.67%	\$51	\$96	0.37%	4.56%	87.05%	\$46
	School District 3 Federal Credit Union	\$26,118	\$66	1.01%	7.55%	65.95%	\$50	\$298	1.15%	8.82%	63.07%	\$44
	Fellowship Credit Union	\$27,107	(\$18)	(0.27%)	(2.43%)	93.08%	\$57	\$142	0.53%	4.90%	87.31%	\$50
	Guadalupe Parish Credit Union	\$29,527	\$77	1.04%	3.85%	68.42%	\$50	\$302	1.02%	3.84%	69.65%	\$51
	Holyoke Community Federal Credit Union	\$34,225	\$43	0.51%	6.03%	87.24%	\$56	\$83	0.24%	2.94%	93.61%	\$56
	Pueblo Government Agencies Federal Credit Union	\$34,831	\$26	0.30%	2.53%	86.13%	\$52	\$110	0.32%	2.71%	83.86%	\$49
	Yuma County Federal Credit Union	\$35,904	\$48	0.54%	4.32%	85.71%	\$85	\$308	0.87%	7.12%	76.12%	\$72
	San Juan Mountains Credit Union	\$37,325	\$91	0.99%	11.17%	78.64%	\$83	\$207	0.58%	6.50%	80.96%	\$72
	Westminster Federal Credit Union	\$39,131	(\$39)	(0.41%)	(3.96%)	82.58%	\$75	\$171	0.45%	4.41%	80.46%	\$73
	Electrical Federal Credit Union	\$41,222	\$107	1.04%	10.31%	65.35%	\$67	\$489	1.20%	12.30%	68.20%	\$74
	Peoples Credit Union	\$52,131	\$142	1.10%	5.72%	72.28%	\$50	\$546	1.09%	NA	72.64%	\$54
	Rio Grande Federal Credit Union	\$58,062	\$226	1.56%	8.20%	57.77%	\$56	\$892	1.57%	8.37%	58.33%	\$53
	Community Choice Credit Union	\$61,341	\$78	0.51%	3.25%	80.85%	\$80	\$419	0.68%	4.42%	80.71%	\$76
	Delta County Federal Credit Union	\$61,459	\$61	0.40%	4.76%	88.07%	\$63	\$249	0.41%	4.96%	87.24%	\$59
	White Crown Federal Credit Union	\$61,506	\$12	0.08%	0.80%	97.92%	\$106	\$372	0.60%	6.42%	85.63%	\$105
	Grand Junction Federal Credit Union	\$62,450	\$163	1.03%	5.08%	64.37%	\$66	\$686	1.09%	5.46%	60.56%	\$56
	Northern Colorado Credit Union	\$63,681	\$48	0.31%	2.70%	88.12%	\$71	\$410	0.69%	5.94%	79.29%	\$69
	Weld Community Credit Union	\$79,579	\$133	0.67%	6.84%	83.96%	\$60	\$817	1.02%	10.95%	75.29%	\$53
	Metrum Community Credit Union	\$79,708	\$87	0.44%	3.43%	84.59%	\$95	\$532	0.69%	5.36%	77.98%	\$75
	Horizons North Credit Union	\$89,485	\$34	0.15%	1.63%	88.55%	\$81	\$403	0.45%	4.93%	84.62%	\$76
	NuVista Federal Credit Union	\$90,026	\$164	0.72%	7.23%	85.59%	\$69	\$1,035	1.15%	11.95%	78.09%	\$64
	Pikes Peak Credit Union	\$94,668	\$182	0.78%	7.35%	71.61%	\$61	\$779	0.84%	8.11%	68.22%	\$59
	Credit Union of the Rockies	\$96,805	\$293	1.21%	10.00%	80.08%	\$63	\$406	0.42%	3.55%	86.65%	\$57
	Power Credit Union	\$97,506	\$142	0.59%	4.74%	84.64%	\$57	\$600	0.63%	5.13%	83.28%	\$55
	Fidelis Catholic Federal Credit Union	\$99,042	\$124	0.50%	5.09%	78.27%	\$62	\$663	0.69%	6.99%	78.25%	\$63
	Aurora Federal Credit Union	\$104,533	\$397	1.52%	8.37%	62.18%	\$74	\$1,558	1.51%	8.48%	61.13%	\$68

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.

Performance Analysis

December 31, 2019

Run Date: February 7, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on 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)												
	Foothills Credit Union	\$107,005	\$225	0.85%	7.90%	77.64%	\$67	\$907	0.86%	8.22%	77.81%	\$68
	Colorado Federal Credit Union	\$113,655	\$244	0.88%	7.77%	80.17%	\$59	\$692	0.64%	5.64%	84.70%	\$55
	Aurora Schools Federal Credit Union	\$133,490	\$66	0.20%	2.21%	93.02%	\$69	\$398	0.31%	3.40%	87.41%	\$68
	Western Rockies Federal Credit Union	\$136,512	\$170	0.50%	7.35%	86.66%	\$56	\$241	0.18%	2.67%	90.17%	\$56
	Arapahoe Credit Union	\$138,432	\$143	0.42%	4.97%	87.94%	\$82	\$418	0.30%	3.71%	88.41%	\$80
	Space Age Federal Credit Union	\$146,954	\$121	0.33%	3.63%	87.96%	\$95	\$643	0.45%	4.92%	85.84%	\$93
	SunWest Educational Credit Union	\$149,836	\$471	1.28%	12.35%	67.89%	\$62	\$1,695	1.19%	11.63%	69.34%	\$61
	Sterling Federal Credit Union	\$165,946	\$407	1.00%	6.45%	64.50%	\$59	\$1,935	1.23%	7.91%	60.14%	\$60
	Denver Fire Department Federal Credit Union	\$169,384	\$292	0.67%	5.51%	73.72%	\$99	\$1,393	0.86%	6.79%	68.44%	\$91
	Minnequa Works Credit Union	\$190,734	\$384	0.81%	6.31%	74.10%	\$68	\$1,701	0.91%	7.20%	72.19%	\$62
	Fitzsimons Federal Credit Union	\$192,889	\$358	0.75%	5.88%	68.47%	\$85	\$1,865	1.00%	7.97%	66.37%	\$81
	Aventa Credit Union	\$216,935	\$410	0.77%	7.56%	79.24%	\$72	\$1,410	0.70%	6.67%	79.59%	\$70
	Colorado Credit Union	\$219,119	\$548	1.01%	10.07%	80.88%	\$102	\$2,233	1.07%	10.72%	79.33%	\$96
	Rocky Mountain Law Enforcement Federal Credit Union	\$238,280	\$365	0.62%	3.46%	79.97%	\$88	\$1,986	0.84%	4.80%	79.97%	\$92
	Average of Asset Group A	\$64,164	\$104	0.28%	2.06%	86.48%	\$61	\$485	0.73%	5.86%	81.59%	\$59
Asset Group B - \$251 to \$500 million in total assets												
	On Tap Credit Union	\$284,237	\$453	0.65%	6.05%	87.11%	\$92	\$1,784	0.66%	6.13%	84.98%	\$91
	Red Rocks Credit Union	\$342,937	\$540	0.63%	6.59%	83.87%	\$91	\$2,749	0.83%	8.70%	78.00%	\$93
	Denver Community Credit Union	\$354,070	\$683	0.77%	5.81%	80.35%	\$75	\$2,321	0.67%	5.07%	81.65%	\$73
	Sooper Credit Union	\$414,152	\$452	0.44%	3.94%	79.36%	\$92	\$3,339	0.83%	7.54%	74.43%	\$88
	Partner Colorado Credit Union	\$448,845	\$1,535	1.39%	12.31%	75.47%	\$88	\$6,552	1.53%	13.89%	72.08%	\$88
	Average of Asset Group B	\$368,848	\$733	0.78%	6.94%	81.23%	\$88	\$3,349	0.90%	8.27%	78.23%	\$87
Asset Group C - \$501 million to \$1 billion in total assets												
	Air Academy Federal Credit Union	\$639,296	\$775	0.50%	5.49%	78.95%	\$77	\$3,742	0.63%	6.81%	80.27%	\$69
	Credit Union of Denver	\$885,470	\$2,386	1.09%	8.96%	61.42%	\$82	\$9,784	1.17%	9.63%	61.87%	\$75
	Average of Asset Group C	\$762,383	\$1,581	0.80%	7.23%	70.19%	\$80	\$6,763	0.90%	8.22%	71.07%	\$72
Asset Group D - Over \$1 billion in total assets												
	Premier Members Credit Union	\$1,241,181	\$2,608	0.86%	7.43%	74.11%	\$85	\$10,449	0.89%	7.69%	73.00%	\$79
	Westerra Credit Union	\$1,571,774	\$330	0.08%	0.67%	92.95%	\$101	\$10,133	0.65%	5.28%	78.66%	\$96
	Credit Union of Colorado, A Federal Credit Union	\$1,626,621	\$3,167	0.79%	6.94%	77.59%	\$88	\$14,747	0.94%	8.38%	74.92%	\$88
	Elevations Credit Union	\$2,213,512	\$7,420	1.36%	12.09%	79.67%	\$137	\$27,554	1.30%	11.85%	79.48%	\$126
	Canvas Credit Union	\$2,726,665	\$6,477	0.96%	9.47%	66.67%	\$88	\$28,710	1.10%	10.98%	64.57%	\$82
	BellCo Credit Union	\$5,171,033	\$7,786	0.62%	6.02%	67.94%	\$118	\$46,144	0.96%	9.28%	61.17%	\$106
	Ent Credit Union	\$6,685,914	\$13,473	0.85%	6.84%	76.82%	\$102	\$69,418	1.18%	9.14%	68.81%	\$89
	Average of Asset Group D	\$3,033,814	\$5,894	0.79%	7.07%	76.54%	\$103	\$29,594	1.00%	8.94%	71.52%	\$95

Source: SNL Financial

Note: Report includes only bank-level data.

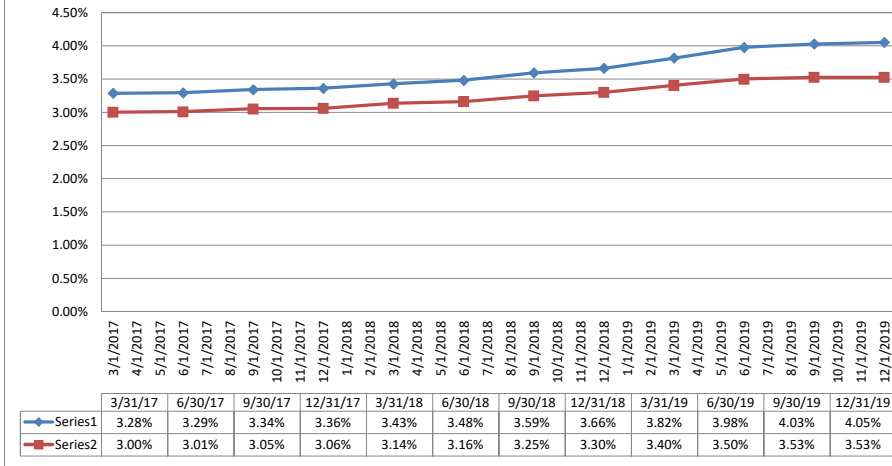
NA = data was not available.

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

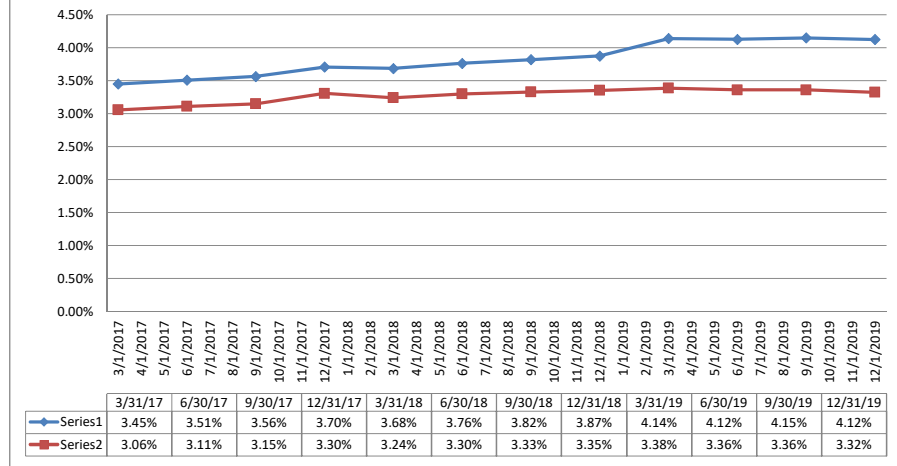
Balance Sheet & Net Interest Margin

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

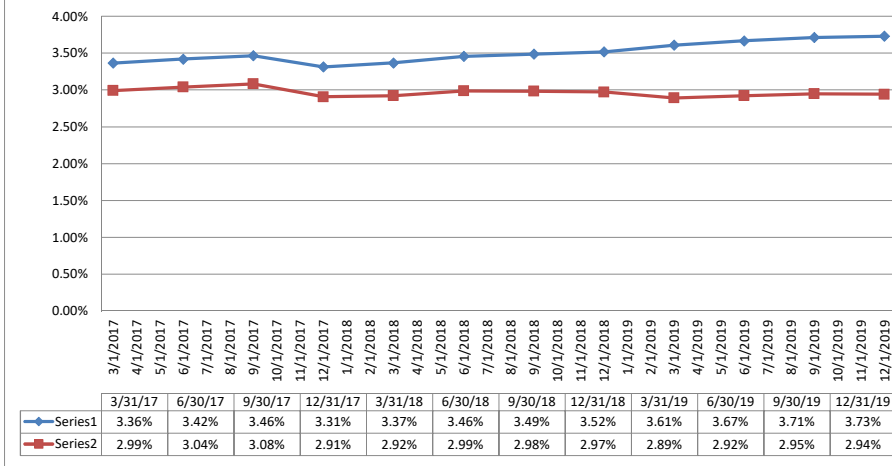
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



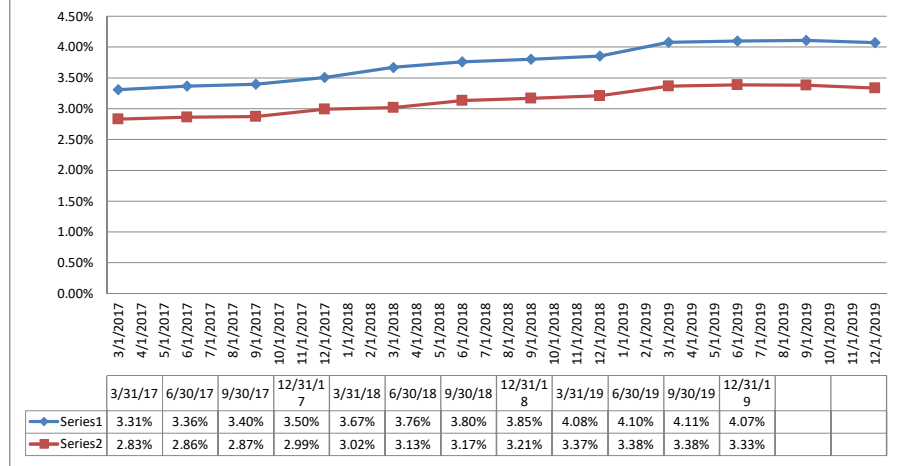
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Asset Group D - Over \$1 billion in Total Assets
Year-to-Date



Source: SNL Financial

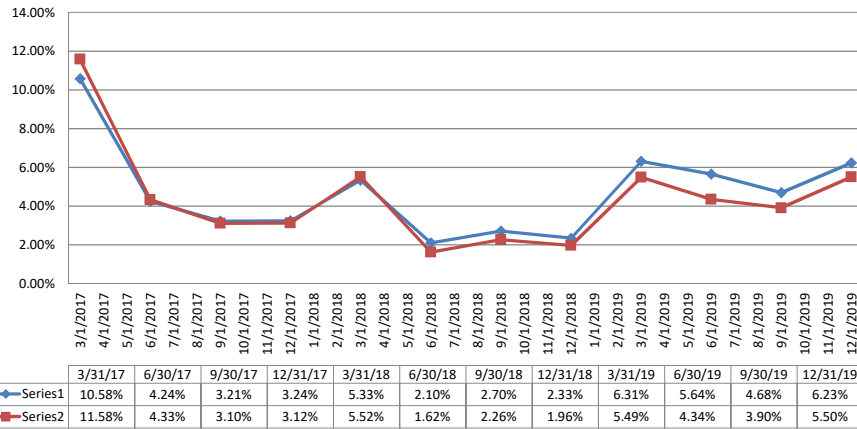
Note: Report includes only bank-level data.

NA = data was not available.

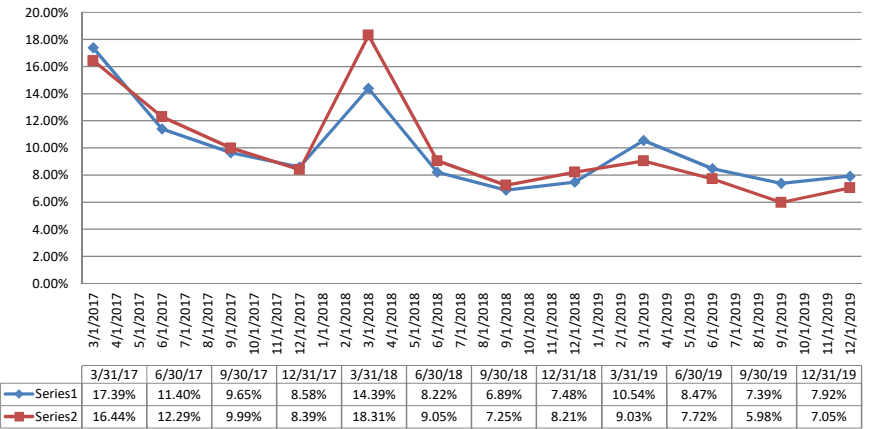
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

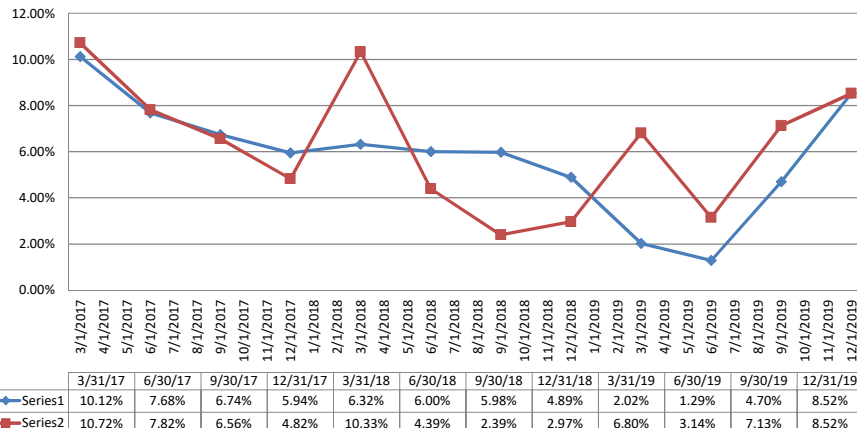
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



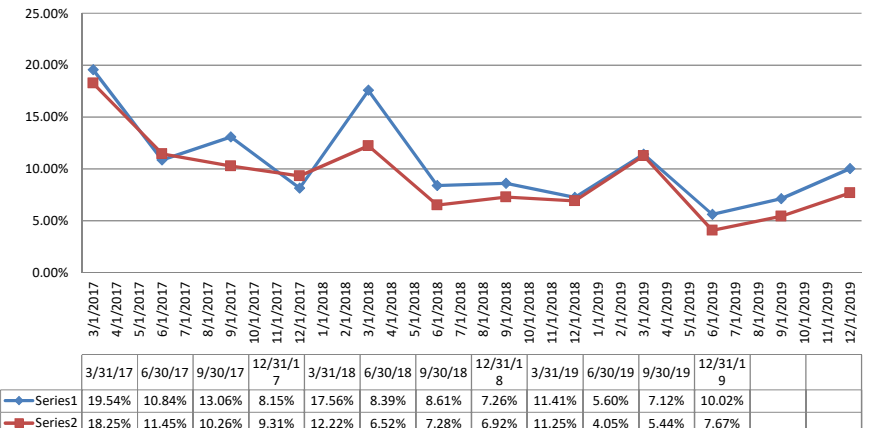
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date



Asset 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.

Balance Sheet & Net Interest Margin

December 31, 2019

Run Date: February 7, 2020

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											
	Olathe Federal Credit Union	\$379	\$320	\$345	92.75%	\$379	6.47%	0.54%	5.66%	(2.82%)	(6.50%)
	Eaton Employees Federal Credit Union	\$488	\$68	\$428	15.89%	\$976	2.40%	0.20%	2.20%	(6.87%)	(7.16%)
	Akron Federal Credit Union	\$691	\$556	\$605	91.90%	\$1,382	4.24%	0.14%	4.10%	(2.54%)	(3.51%)
	St. Michael Federal Credit Union	\$926	\$369	\$827	44.62%	\$1,852	3.06%	1.48%	1.48%	(0.54%)	(1.43%)
	Shambhala Credit Union	\$2,571	\$2,411	\$2,343	102.90%	\$857	6.46%	1.37%	5.09%	(13.11%)	(13.80%)
	F C I Federal Credit Union	\$3,811	\$1,417	\$2,942	48.16%	\$1,906	3.41%	0.03%	3.41%	(6.71%)	(6.48%)
	Otero County Teachers Federal Credit Union	\$3,976	\$1,200	\$3,570	33.61%	\$1,590	4.03%	0.33%	3.70%	(0.10%)	0.03%
	CO-NE Federal Credit Union	\$4,577	\$3,191	\$4,016	79.46%	\$1,831	5.13%	0.62%	4.54%	4.95%	7.01%
	Moffat County Schools Federal Credit Union	\$4,683	\$2,308	\$4,040	57.13%	\$2,342	3.92%	0.24%	3.68%	4.28%	3.94%
	Fort Morgan Schools Federal Credit Union	\$4,803	\$3,204	\$3,996	80.18%	\$4,803	3.14%	1.24%	1.90%	12.54%	14.83%
	Routt Federal Credit Union	\$4,982	\$2,096	\$4,156	50.43%	\$2,491	3.82%	0.41%	3.43%	(4.96%)	(11.78%)
	Valley Educators Credit Union	\$5,217	\$4,088	\$4,462	91.62%	\$1,739	6.13%	0.34%	5.80%	13.49%	14.09%
	Options Credit Union	\$5,676	\$4,688	\$5,250	89.30%	\$2,838	5.94%	0.69%	5.23%	4.76%	5.46%
	Rio Blanco Schools Federal Credit Union	\$6,247	\$4,054	\$4,926	82.30%	\$3,124	4.05%	0.45%	3.60%	4.45%	4.52%
	Haxton Community Federal Credit Union	\$6,251	\$4,951	\$5,766	85.87%	\$1,786	5.08%	1.09%	3.99%	4.50%	5.53%
	One Thirteen Credit Union	\$8,411	\$5,990	\$7,728	77.51%	\$3,364	4.69%	0.11%	4.58%	1.18%	0.91%
	St. Mary Credit Union	\$8,430	\$2,968	\$6,807	43.60%	\$2,810	3.18%	0.43%	2.76%	(4.32%)	(5.89%)
	Star Tech Federal Credit Union	\$9,353	\$5,296	\$7,565	70.01%	\$6,235	4.90%	0.47%	4.44%	17.60%	21.14%
	Clean Energy Federal Credit Union	\$13,957	\$11,302	\$9,970	113.36%	\$1,700	7.01%	0.65%	6.36%	178.68%	145.32%
	Harrison District No. Two Federal Credit Union	\$15,159	\$10,306	\$13,531	76.17%	\$3,790	3.76%	0.30%	3.45%	1.92%	1.87%
	Harmony Federal Credit Union	\$21,366	\$6,160	\$19,581	31.46%	\$4,273	2.96%	0.13%	2.83%	(1.34%)	(0.12%)
	Porter Federal Credit Union	\$21,645	\$4,679	\$17,766	26.34%	\$7,215	2.89%	0.46%	2.43%	(3.42%)	(4.67%)
	B.C.S. Community Credit Union	\$25,217	\$17,728	\$21,034	84.28%	\$4,585	4.29%	0.84%	3.45%	3.51%	6.97%
	Pueblo Horizons Federal Credit Union	\$25,441	\$13,563	\$22,423	60.49%	\$2,827	4.53%	0.18%	4.34%	(6.55%)	(6.40%)
	Mountain River Credit Union	\$26,034	\$11,959	\$23,839	50.17%	\$2,367	3.62%	0.17%	3.46%	(1.62%)	(2.13%)
	School District 3 Federal Credit Union	\$26,118	\$15,379	\$22,496	68.36%	\$3,731	3.33%	0.42%	2.91%	(0.26%)	(1.52%)
	Fellowship Credit Union	\$27,107	\$23,767	\$24,040	98.86%	\$1,549	5.48%	0.32%	5.16%	5.26%	5.14%
	Guadalupe Parish Credit Union	\$29,527	\$20,654	\$21,412	96.46%	\$3,691	3.62%	0.59%	3.03%	(0.35%)	(1.89%)
	Holyoke Community Federal Credit Union	\$34,225	\$27,584	\$30,250	91.19%	\$2,738	4.44%	1.11%	3.33%	4.19%	2.65%
	Pueblo Government Agencies Federal Credit Union	\$34,831	\$9,886	\$30,486	32.43%	\$3,166	3.33%	0.17%	3.16%	4.94%	5.26%
	Yuma County Federal Credit Union	\$35,904	\$16,279	\$31,203	52.17%	\$4,488	3.38%	0.43%	2.95%	2.59%	1.88%
	San Juan Mountains Credit Union	\$37,325	\$22,276	\$33,955	65.60%	\$3,929	3.80%	0.18%	3.62%	7.91%	7.99%
	Westminster Federal Credit Union	\$39,131	\$25,587	\$35,146	72.80%	\$4,348	4.24%	0.40%	3.84%	4.66%	4.62%
	Electrical Federal Credit Union	\$41,222	\$20,762	\$36,869	56.31%	\$5,889	4.04%	0.32%	3.72%	3.08%	1.99%
	Peoples Credit Union	\$52,131	\$43,965	\$41,911	104.90%	\$3,363	5.20%	1.17%	4.07%	5.00%	4.81%
	Rio Grande Federal Credit Union	\$58,062	\$24,942	\$46,821	53.27%	\$4,839	3.53%	0.30%	3.23%	3.94%	2.87%
	Community Choice Credit Union	\$61,341	\$32,587	\$51,004	63.89%	\$3,146	3.82%	0.31%	3.52%	0.09%	(0.15%)
	Delta County Federal Credit Union	\$61,459	\$20,859	\$56,163	37.14%	\$3,965	2.98%	0.28%	2.71%	2.17%	1.93%
	White Crown Federal Credit Union	\$61,506	\$36,926	\$55,495	66.54%	\$6,834	3.42%	0.31%	3.11%	(1.38%)	(2.33%)
	Grand Junction Federal Credit Union	\$62,450	\$41,600	\$49,407	84.20%	\$3,785	4.16%	0.33%	3.84%	1.68%	3.73%
	Northern Colorado Credit Union	\$63,681	\$45,994	\$56,247	81.77%	\$4,549	4.06%	0.80%	3.26%	9.25%	9.63%
	Weld Community Credit Union	\$79,579	\$46,822	\$71,294	65.67%	\$3,460	3.39%	0.02%	3.37%	0.96%	(0.10%)
	Metrum Community Credit Union	\$79,708	\$43,393	\$68,625	63.23%	\$4,982	3.67%	1.04%	2.66%	8.91%	10.03%
	Horizons North Credit Union	\$89,485	\$66,705	\$78,498	84.98%	\$4,474	3.60%	0.37%	3.23%	3.66%	1.07%
	NuVista Federal Credit Union	\$90,026	\$46,206	\$79,400	58.19%	\$2,904	3.70%	0.29%	3.41%	5.09%	5.13%
	Pikes Peak Credit Union	\$94,668	\$71,756	\$84,349	85.07%	\$4,403	3.58%	0.88%	2.70%	5.78%	5.54%
	Credit Union of the Rockies	\$96,805	\$55,466	\$84,617	65.55%	\$3,073	3.65%	0.25%	3.41%	1.82%	1.12%
	Power Credit Union	\$97,506	\$62,654	\$83,092	75.40%	\$2,826	3.97%	0.56%	3.41%	7.61%	8.20%
	Fidelis Catholic Federal Credit Union	\$99,042	\$54,496	\$88,641	61.48%	\$4,716	3.68%	0.54%	3.14%	6.50%	6.66%
	Aurora Federal Credit Union	\$104,533	\$53,920	\$84,005	64.19%	\$6,149	4.07%	0.62%	3.45%	5.02%	4.34%

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, 2019

Run Date: February 7, 2020

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)											
	Foothills Credit Union	\$107,005	\$87,056	\$93,903	92.71%	\$4,553	3.95%	0.56%	3.39%	5.46%	4.15%
	Colorado Federal Credit Union	\$113,655	\$73,493	\$100,525	73.11%	\$2,877	3.76%	0.46%	3.30%	13.08%	14.52%
	Aurora Schools Federal Credit Union	\$133,490	\$88,982	\$118,131	75.32%	\$5,037	3.35%	1.01%	2.34%	13.09%	16.56%
	Western Rockies Federal Credit Union	\$136,512	\$88,915	\$126,730	70.16%	\$2,505	3.38%	0.09%	3.28%	3.73%	3.67%
	Arapahoe Credit Union	\$138,432	\$98,316	\$126,415	77.77%	\$3,955	4.22%	0.85%	3.37%	(4.02%)	(4.62%)
	Space Age Federal Credit Union	\$146,954	\$118,859	\$130,847	90.84%	\$4,140	4.29%	0.34%	3.95%	3.30%	1.74%
	SunWest Educational Credit Union	\$149,836	\$99,008	\$133,522	74.15%	\$4,343	4.01%	0.54%	3.47%	9.95%	9.76%
	Sterling Federal Credit Union	\$165,946	\$59,132	\$140,385	42.12%	\$6,383	3.20%	0.77%	2.55%	10.05%	10.89%
	Denver Fire Department Federal Credit Union	\$169,384	\$84,613	\$147,250	57.46%	\$15,399	2.83%	0.54%	2.29%	11.35%	11.15%
	Minnequa Works Credit Union	\$190,734	\$74,431	\$165,077	45.09%	\$4,768	3.20%	0.60%	2.60%	4.66%	3.90%
	Fitzsimons Federal Credit Union	\$192,889	\$150,469	\$159,360	94.42%	\$4,883	4.95%	0.47%	4.48%	4.80%	0.89%
	Aventa Credit Union	\$216,935	\$175,610	\$193,151	90.92%	\$3,499	4.87%	0.79%	4.08%	12.01%	16.36%
	Colorado Credit Union	\$219,119	\$163,420	\$192,272	84.99%	\$4,214	3.95%	0.81%	3.01%	11.19%	10.74%
	Rocky Mountain Law Enforcement Federal Credit Union	\$238,280	\$143,453	\$192,322	74.59%	\$5,812	4.07%	0.69%	3.38%	5.08%	4.79%
	Average of Asset Group A	\$64,164	\$40,017	\$55,676	69.89%	\$3,788	4.05%	0.52%	3.53%	6.23%	5.50%
Asset Group B - \$251 to \$500 million in total assets											
	On Tap Credit Union	\$284,237	\$229,170	\$239,210	95.80%	\$4,660	4.19%	0.57%	3.63%	9.18%	6.20%
	Red Rocks Credit Union	\$342,937	\$247,547	\$303,736	81.50%	\$6,016	4.58%	1.14%	3.44%	11.54%	12.31%
	Denver Community Credit Union	\$354,070	\$254,237	\$303,778	83.69%	\$3,807	3.78%	0.74%	3.04%	4.75%	4.51%
	Sooper Credit Union	\$414,152	\$318,042	\$365,097	87.11%	\$4,602	4.16%	0.78%	3.38%	6.72%	6.30%
	Partner Colorado Credit Union	\$448,845	\$309,180	\$392,745	78.72%	\$3,788	3.90%	0.59%	3.12%	7.39%	5.94%
	Average of Asset Group B	\$368,848	\$271,635	\$320,913	85.36%	\$4,575	4.12%	0.76%	3.32%	7.92%	7.05%
Asset Group C - \$501 million to \$1 billion in total assets											
	Air Academy Federal Credit Union	\$639,296	\$545,151	\$554,045	98.39%	\$4,379	3.59%	0.57%	3.02%	5.97%	6.39%
	Credit Union of Denver	\$885,470	\$526,083	\$774,464	67.93%	\$6,559	3.87%	1.02%	2.86%	11.07%	10.65%
	Average of Asset Group C	\$762,383	\$535,617	\$664,255	83.16%	5,469	3.73%	0.80%	2.94%	8.52%	8.52%
Asset Group D - Over \$1 billion in total assets											
	Premier Members Credit Union	\$1,241,181	\$916,523	\$1,052,664	87.07%	\$4,675	4.07%	0.79%	3.22%	9.44%	6.33%
	Westerra Credit Union	\$1,571,774	\$940,265	\$1,359,060	69.18%	\$5,965	3.39%	0.54%	2.84%	2.06%	2.79%
	Credit Union of Colorado, A Federal Credit Union	\$1,626,621	\$1,100,326	\$1,425,721	77.18%	\$4,798	4.09%	0.61%	3.48%	6.02%	5.54%
	Elevations Credit Union	\$2,213,512	\$1,583,379	\$1,880,547	84.20%	\$4,173	4.03%	0.18%	3.85%	5.96%	2.66%
	Canvas Credit Union	\$2,726,665	\$2,405,362	\$2,322,778	103.56%	\$4,641	4.96%	1.02%	3.94%	12.09%	10.09%
	BellCo Credit Union	\$5,171,033	\$4,215,993	\$4,090,277	103.07%	\$14,732	4.36%	1.20%	3.16%	14.46%	14.85%
	Ent Credit Union	\$6,685,914	\$4,843,873	\$5,173,753	93.62%	\$6,864	3.58%	0.72%	2.83%	20.08%	11.43%
	Average of Asset Group D	\$3,033,814	\$2,286,532	\$2,472,114	88.27%	\$6,550	4.07%	0.72%	3.33%	10.02%	7.67%

Source: SNL Financial

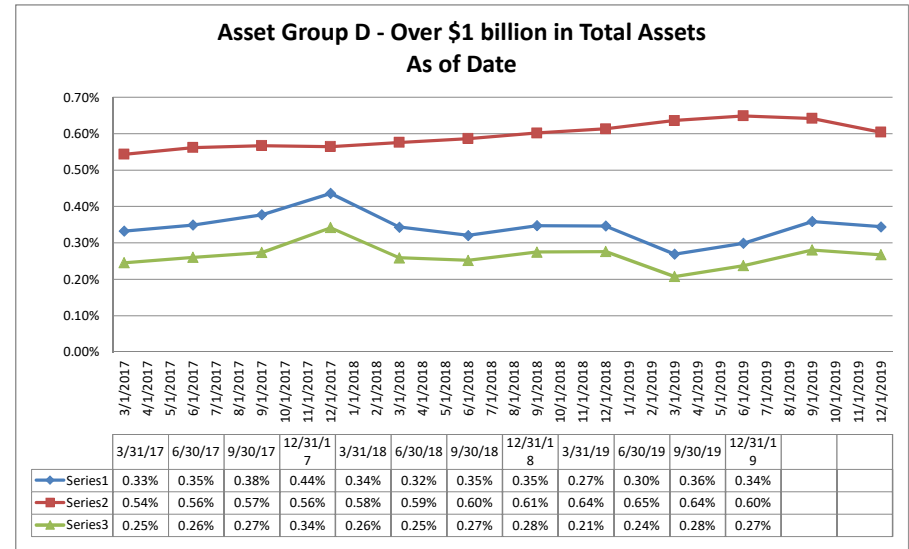
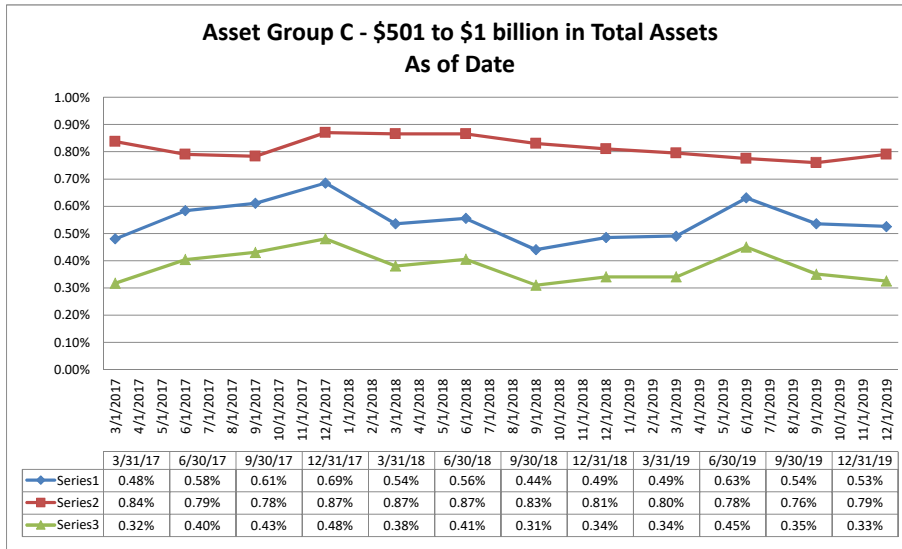
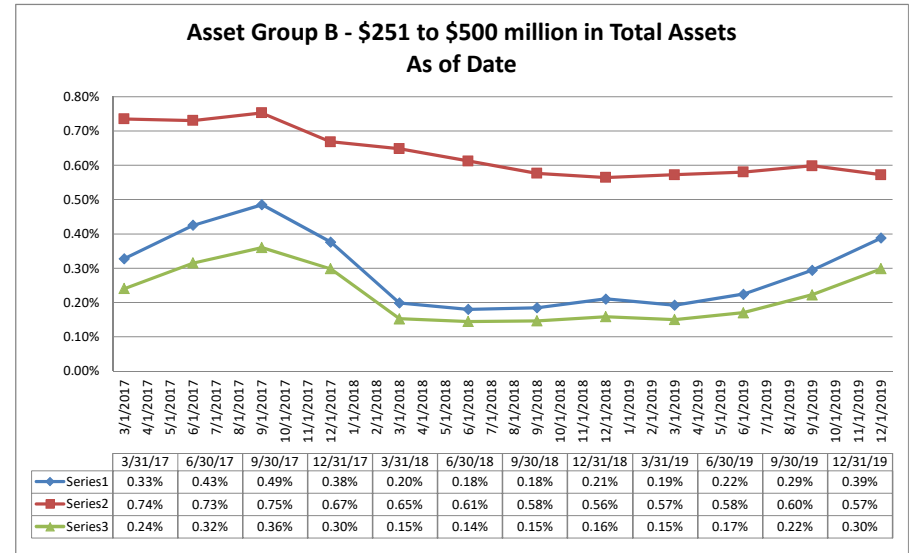
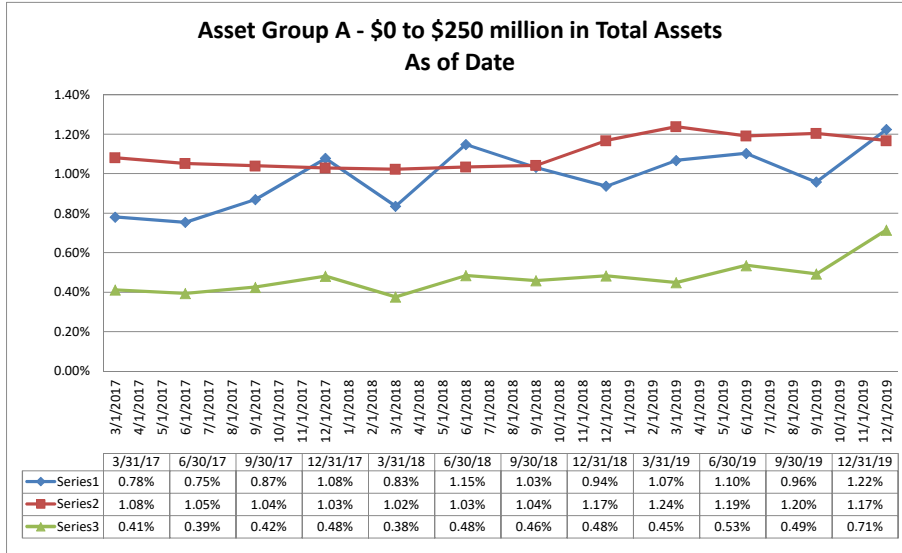
Note: Report includes only bank-level data.

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



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, 2019

Run Date: February 7, 2020

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								
	Olathe Federal Credit Union	\$379	\$25	7.81%	2.19%	28.00%	60.98%	6.60%
	Eaton Employees Federal Credit Union	\$488	\$8	11.76%	10.29%	87.50%	12.12%	1.64%
	Akron Federal Credit Union	\$691	\$14	2.52%	1.26%	50.00%	15.38%	2.03%
	St. Michael Federal Credit Union	\$926	\$0	0.00%	2.98%	NA	0.00%	0.00%
	Shambhala Credit Union	\$2,571	\$110	4.56%	2.32%	50.91%	40.74%	4.28%
	F C I Federal Credit Union	\$3,811	\$6	0.42%	3.18%	750.00%	0.66%	0.16%
	Otero County Teachers Federal Credit Union	\$3,976	\$31	2.58%	3.25%	125.81%	7.11%	0.78%
	CO-NE Federal Credit Union	\$4,577	\$95	2.98%	1.07%	35.79%	16.24%	2.08%
	Moffat County Schools Federal Credit Union	\$4,683	\$9	0.39%	0.91%	233.33%	1.38%	0.19%
	Fort Morgan Schools Federal Credit Union	\$4,803	\$0	0.00%	0.19%	NA	0.00%	0.00%
	Routt Federal Credit Union	\$4,982	\$4	0.19%	1.19%	625.00%	0.78%	0.08%
	Valley Educators Credit Union	\$5,217	\$198	4.84%	1.96%	40.40%	24.33%	3.80%
	Options Credit Union	\$5,676	\$6	0.13%	0.55%	433.33%	1.37%	0.11%
	Rio Blanco Schools Federal Credit Union	\$6,247	\$12	0.30%	1.26%	425.00%	0.88%	0.19%
	Haxtun Community Federal Credit Union	\$6,251	\$189	3.82%	0.71%	18.52%	38.57%	3.02%
	One Thirteen Credit Union	\$8,411	\$93	1.55%	1.87%	120.43%	11.88%	1.11%
	St. Mary Credit Union	\$8,430	\$176	5.93%	5.63%	94.89%	9.88%	2.09%
	Star Tech Federal Credit Union	\$9,353	\$0	0.00%	0.53%	NA	0.00%	0.00%
	Clean Energy Federal Credit Union	\$13,597	\$0	0.00%	0.96%	NA	0.00%	0.00%
	Harrison District No. Two Federal Credit Union	\$15,159	\$191	1.85%	0.27%	14.66%	11.82%	1.26%
	Harmony Federal Credit Union	\$21,366	\$8	0.13%	1.09%	837.50%	0.44%	0.04%
	Porter Federal Credit Union	\$21,645	\$22	0.47%	0.73%	154.55%	0.57%	0.10%
	B.C.S. Community Credit Union	\$25,217	\$39	0.22%	0.51%	230.77%	0.93%	0.15%
	Pueblo Horizons Federal Credit Union	\$25,441	\$293	2.16%	2.71%	125.60%	16.53%	1.15%
	Mountain River Credit Union	\$26,034	\$200	1.67%	0.59%	35.00%	9.01%	0.77%
	School District 3 Federal Credit Union	\$26,118	\$15	0.10%	0.27%	280.00%	0.42%	0.06%
	Fellowship Credit Union	\$27,107	\$64	0.27%	0.84%	310.94%	3.05%	0.24%
	Guadalupe Parish Credit Union	\$29,527	\$34	0.16%	0.39%	238.24%	0.42%	0.12%
	Holyoke Community Federal Credit Union	\$34,225	\$338	1.23%	0.67%	54.73%	11.05%	0.99%
	Pueblo Government Agencies Federal Credit Union	\$34,831	\$35	0.35%	0.98%	277.14%	0.83%	0.10%
	Yuma County Federal Credit Union	\$35,904	\$4	0.02%	0.12%	475.00%	0.09%	0.01%
	San Juan Mountains Credit Union	\$37,325	\$188	0.84%	1.31%	155.32%	11.65%	0.50%
	Westminster Federal Credit Union	\$39,131	\$180	0.70%	0.80%	113.89%	5.59%	0.46%
	Electrical Federal Credit Union	\$41,222	\$570	2.75%	1.13%	41.05%	12.84%	1.38%
	Peoples Credit Union	\$52,131	\$485	1.10%	0.75%	68.04%	4.70%	0.93%
	Rio Grande Federal Credit Union	\$58,062	\$178	0.71%	0.34%	47.19%	1.59%	0.31%
	Community Choice Credit Union	\$61,341	\$208	0.64%	1.61%	252.40%	2.12%	0.34%
	Delta County Federal Credit Union	\$61,459	\$35	0.17%	0.54%	320.00%	0.66%	0.06%
	White Crown Federal Credit Union	\$61,506	\$57	0.15%	1.14%	740.35%	0.88%	0.09%
	Grand Junction Federal Credit Union	\$62,450	\$798	1.92%	1.86%	96.87%	7.25%	1.28%
	Northern Colorado Credit Union	\$63,681	\$132	0.29%	0.44%	153.79%	1.80%	0.21%
	Weld Community Credit Union	\$79,579	\$88	0.19%	0.60%	319.32%	1.08%	0.11%
	Metrum Community Credit Union	\$79,708	\$324	0.75%	0.24%	32.10%	3.16%	0.41%
	Horizons North Credit Union	\$89,485	\$130	0.19%	0.34%	173.85%	1.51%	0.15%
	NuVista Federal Credit Union	\$90,026	\$127	0.27%	0.39%	142.52%	1.36%	0.14%
	Pikes Peak Credit Union	\$94,668	\$673	0.94%	0.44%	46.95%	7.46%	0.71%
	Credit Union of the Rockies	\$96,805	\$83	0.15%	0.61%	406.02%	0.86%	0.09%
	Power Credit Union	\$97,506	\$177	0.28%	0.65%	230.51%	1.93%	0.18%
	Fidelis Catholic Federal Credit Union	\$99,042	\$88	0.16%	0.18%	109.09%	0.89%	0.09%
	Aurora Federal Credit Union	\$104,533	\$500	0.93%	1.19%	128.80%	2.65%	0.48%

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, 2019
Run Date: February 7, 2020

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)								
	Foothills Credit Union	\$107,005	\$641	0.74%	0.63%	85.18%	5.32%	0.60%
	Colorado Federal Credit Union	\$113,655	\$98	0.13%	0.27%	205.10%	2.00%	0.09%
	Aurora Schools Federal Credit Union	\$133,490	\$282	0.32%	0.21%	65.96%	2.31%	0.21%
	Western Rockies Federal Credit Union	\$136,512	\$402	0.45%	0.60%	131.84%	6.13%	0.29%
	Arapahoe Credit Union	\$138,432	\$580	0.59%	0.55%	93.97%	4.79%	0.42%
	Space Age Federal Credit Union	\$146,954	\$739	0.62%	0.48%	77.54%	8.02%	0.50%
	SunWest Educational Credit Union	\$149,836	\$350	0.35%	0.75%	213.14%	2.16%	0.23%
	Sterling Federal Credit Union	\$165,946	\$39	0.07%	0.10%	146.15%	0.15%	0.02%
	Denver Fire Department Federal Credit Union	\$169,384	\$0	0.00%	0.40%	NA	0.00%	0.00%
	Minnequa Works Credit Union	\$190,734	\$437	0.59%	1.14%	194.74%	1.89%	0.23%
	Fitzsimons Federal Credit Union	\$192,889	\$1,799	1.20%	2.18%	182.10%	7.10%	0.93%
	Aventa Credit Union	\$216,935	\$910	0.52%	0.45%	87.69%	4.01%	0.42%
	Colorado Credit Union	\$219,119	\$505	0.31%	0.42%	134.46%	2.22%	0.23%
	Rocky Mountain Law Enforcement Federal Credit Union	\$238,280	\$1,226	0.85%	0.49%	57.50%	2.85%	0.51%
	Average of Asset Group A	\$64,164	\$238	1.22%	1.17%	193.33%	6.51%	0.71%
Asset Group B - \$251 to \$500 million in total assets								
	On Tap Credit Union	\$284,237	\$1,997	0.87%	0.38%	43.87%	6.66%	0.70%
	Red Rocks Credit Union	\$342,937	\$726	0.29%	0.36%	121.21%	2.30%	0.21%
	Denver Community Credit Union	\$354,070	\$237	0.09%	0.40%	426.58%	1.28%	0.07%
	Sooper Credit Union	\$414,152	\$1,275	0.40%	1.30%	325.02%	2.93%	0.31%
	Partner Colorado Credit Union	\$448,845	\$905	0.29%	0.42%	144.75%	2.11%	0.20%
	Average of Asset Group B	\$368,848	\$1,028	0.39%	0.57%	212.29%	3.06%	0.30%
Asset Group C - \$501 million to \$1 billion in total assets								
	Air Academy Federal Credit Union	\$639,296	\$502	0.09%	0.40%	429.28%	1.82%	0.08%
	Credit Union of Denver	\$885,470	\$5,070	0.96%	1.18%	122.82%	4.58%	0.57%
	Average of Asset Group C	\$762,383	\$2,786	0.53%	0.79%	276.05%	3.20%	0.33%
Asset Group D - Over \$1 billion in total assets								
	Premier Members Credit Union	\$1,241,181	\$3,110	0.34%	0.59%	174.24%	2.56%	0.25%
	Westerra Credit Union	\$1,571,774	\$2,222	0.24%	0.46%	196.40%	1.15%	0.14%
	Credit Union of Colorado, A Federal Credit Union	\$1,626,621	\$2,886	0.26%	0.37%	142.52%	1.74%	0.18%
	Elevations Credit Union	\$2,213,512	\$2,447	0.15%	0.35%	227.75%	0.99%	0.11%
	Canvas Credit Union	\$2,726,665	\$16,068	0.67%	1.11%	165.73%	6.01%	0.59%
	BellCo Credit Union	\$5,171,033	\$28,519	0.68%	1.26%	187.00%	5.51%	0.55%
	Ent Credit Union	\$6,685,914	\$12,161	0.25%	0.14%	57.17%	1.68%	0.18%
	Average of Asset Group D	\$3,033,814	\$9,630	0.37%	0.61%	164.40%	2.81%	0.29%

Source: SNL Financial

Note: Report includes only bank-level data.

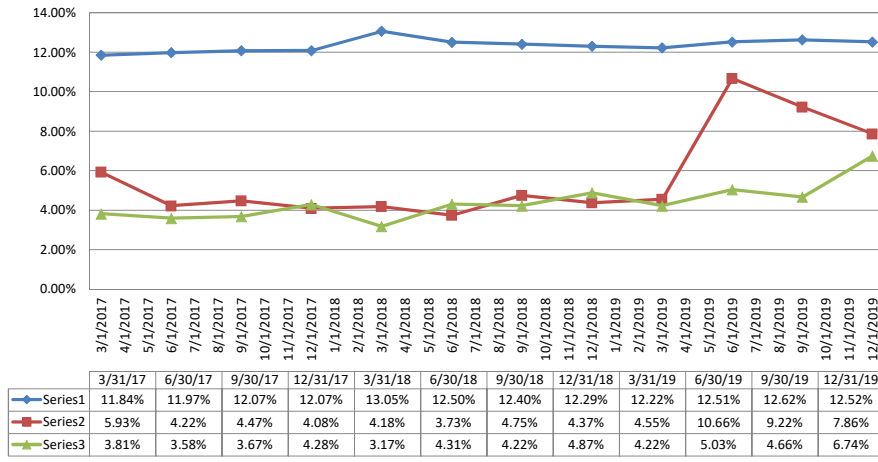
NA = data was not available.

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

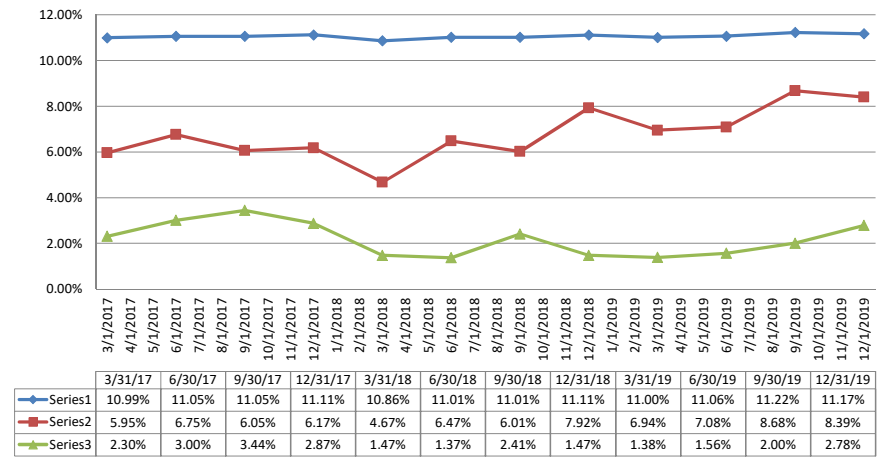
Net Worth

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

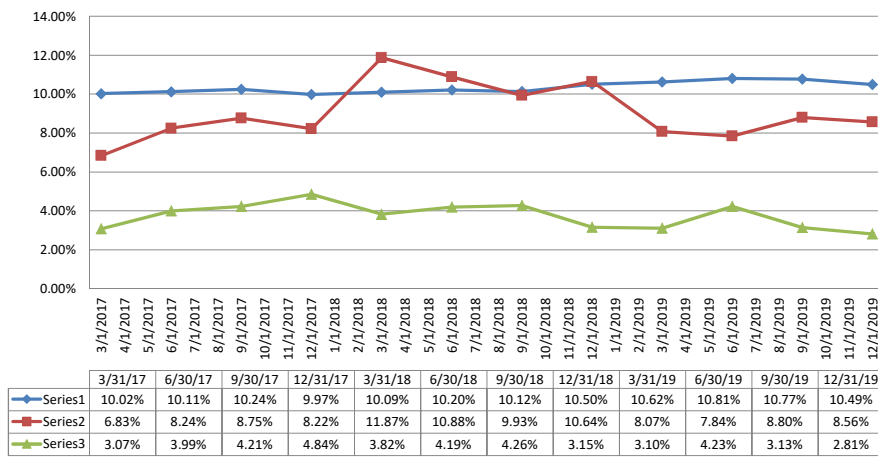
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



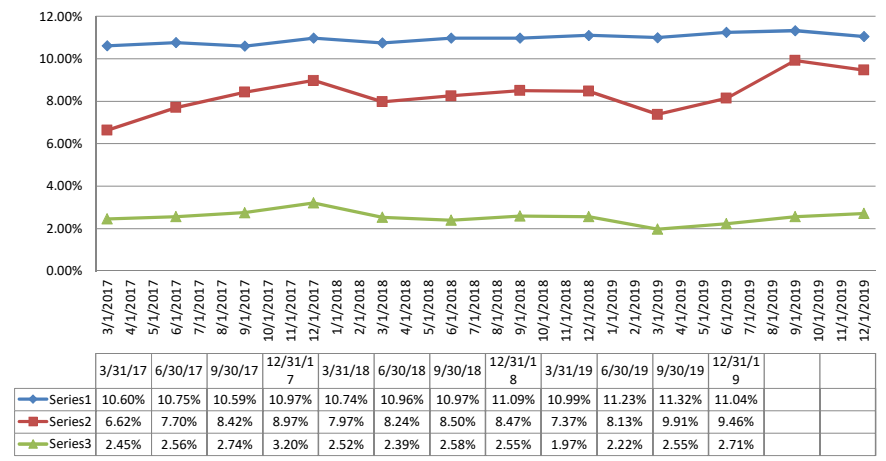
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



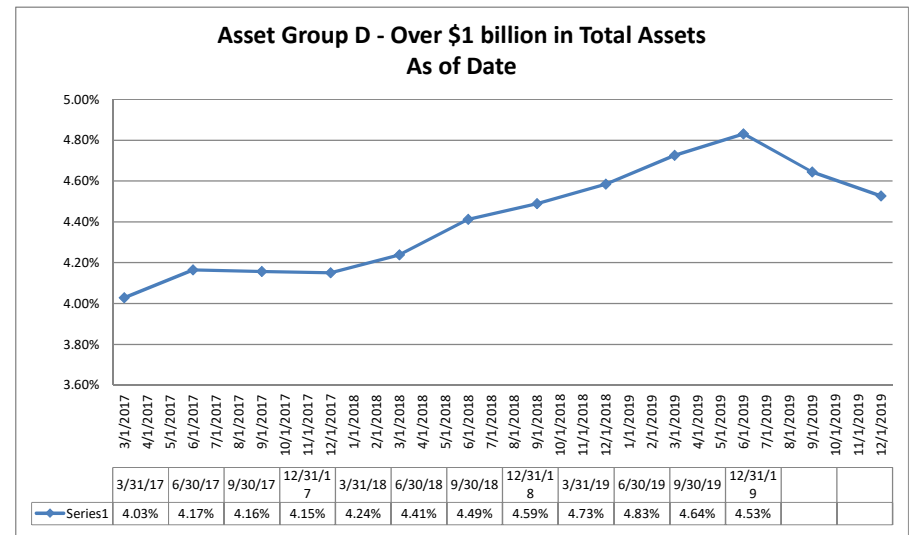
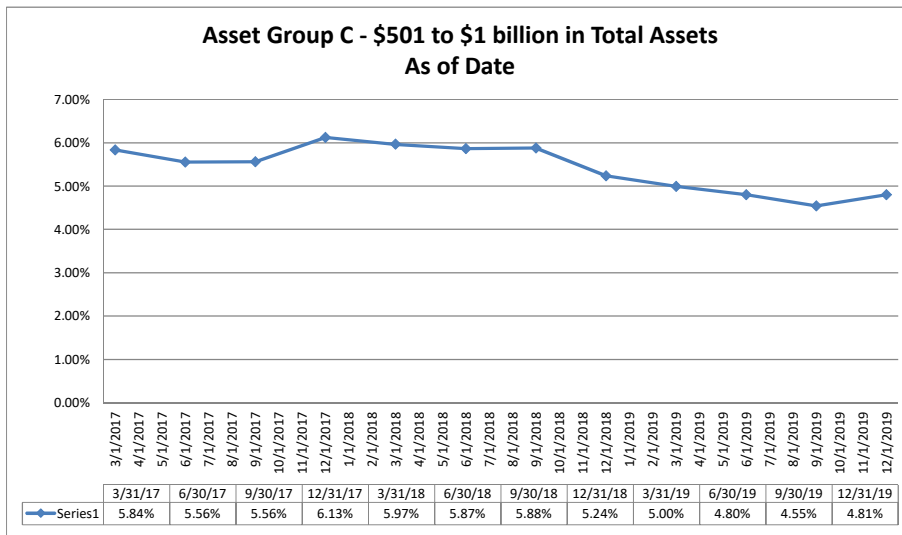
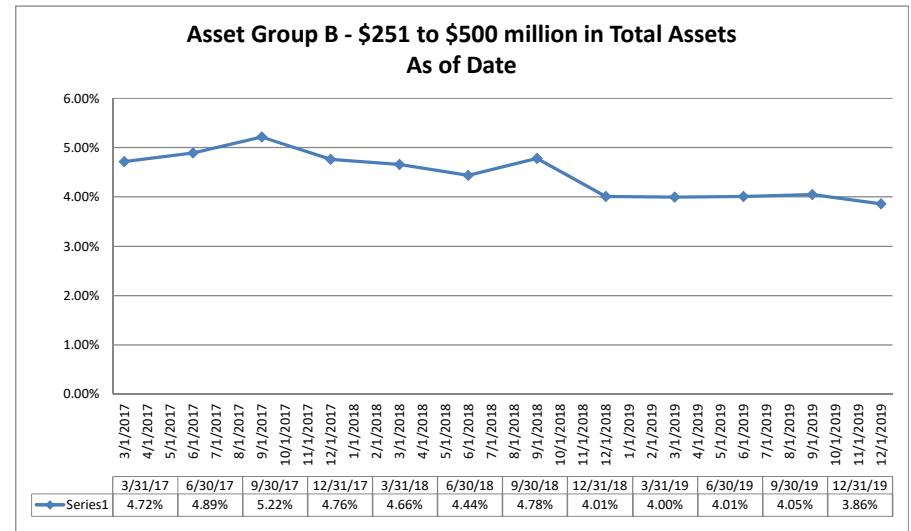
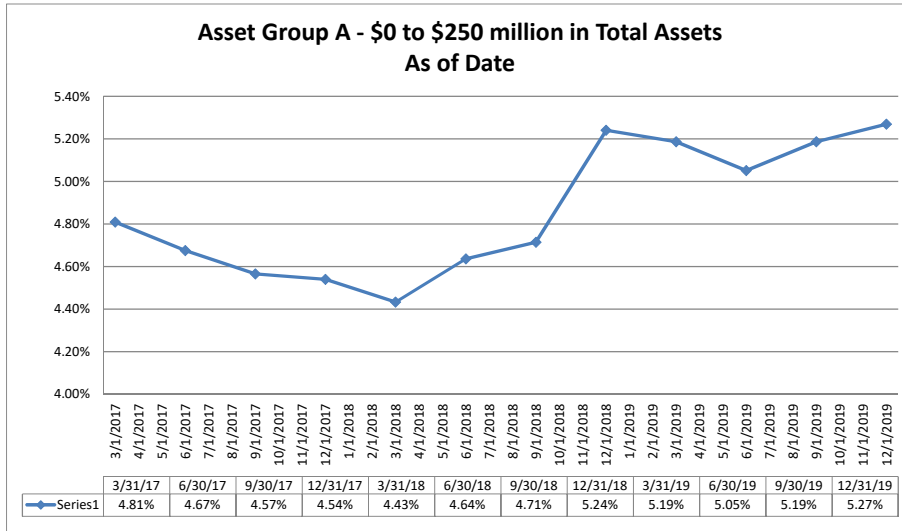
Source: SNL Financial

Note: Report includes only bank-level data.

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



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.

Net Worth

December 31, 2019

Run Date: February 7, 2020

		As of Date					
Region	Institution Name	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							
	Olathe Federal Credit Union	\$379	\$34	8.97%	54.55%	73.53%	20.59%
	Eaton Employees Federal Credit Union	\$488	\$60	12.30%	(4.76%)	13.33%	11.67%
	Akron Federal Credit Union	\$691	\$84	12.16%	5.00%	16.67%	8.33%
	St. Michael Federal Credit Union	\$926	\$99	10.69%	7.61%	0.00%	11.11%
	Shambhala Credit Union	\$2,571	\$213	8.28%	(4.48%)	51.64%	26.29%
	F C I Federal Credit Union	\$3,811	\$863	22.64%	(6.90%)	0.70%	5.21%
	Otero County Teachers Federal Credit Union	\$3,976	\$397	9.98%	(1.24%)	7.81%	9.82%
	CO-NE Federal Credit Union	\$4,577	\$586	12.80%	(1.51%)	16.21%	5.80%
	Moffat County Schools Federal Credit Union	\$4,683	\$632	13.50%	6.58%	1.42%	3.32%
	Fort Morgan Schools Federal Credit Union	\$4,803	\$803	16.72%	2.16%	0.00%	0.75%
	Routt Federal Credit Union	\$4,982	\$486	9.76%	0.41%	0.82%	5.14%
	Valley Educators Credit Union	\$5,217	\$742	14.22%	10.25%	26.68%	10.78%
	Options Credit Union	\$5,676	\$410	7.22%	(3.76%)	1.46%	6.34%
	Rio Blanco Schools Federal Credit Union	\$6,247	\$1,305	20.89%	4.15%	0.92%	3.91%
	Haxtun Community Federal Credit Union	\$6,251	\$454	7.26%	(7.91%)	41.63%	7.71%
	One Thirteen Credit Union	\$8,411	\$670	7.97%	5.18%	13.88%	16.72%
	St. Mary Credit Union	\$8,430	\$1,614	19.15%	2.54%	10.90%	10.35%
	Star Tech Federal Credit Union	\$9,353	\$1,778	19.01%	4.40%	0.00%	1.57%
	Clean Energy Federal Credit Union	\$13,597	\$1,583	11.64%	165.16%	0.00%	6.82%
	Harrison District No. Two Federal Credit Union	\$15,159	\$1,588	10.48%	2.39%	12.03%	1.76%
	Harmony Federal Credit Union	\$21,366	\$2,168	10.15%	(4.41%)	0.37%	3.09%
	Porter Federal Credit Union	\$21,645	\$3,857	17.82%	4.19%	0.57%	0.88%
	B.C.S. Community Credit Union	\$25,217	\$4,124	16.35%	(1.88%)	0.95%	2.18%
	Pueblo Horizons Federal Credit Union	\$25,441	\$3,106	12.21%	0.00%	9.43%	11.85%
	Mountain River Credit Union	\$26,034	\$2,148	8.25%	4.68%	9.31%	3.26%
	School District 3 Federal Credit Union	\$26,118	\$3,531	13.52%	9.18%	0.42%	1.19%
	Fellowship Credit Union	\$27,107	\$2,948	10.88%	5.06%	2.17%	6.75%
	Guadalupe Parish Credit Union	\$29,527	\$8,029	27.19%	3.91%	0.42%	1.01%
	Holyoke Community Federal Credit Union	\$34,225	\$2,875	8.40%	2.94%	11.76%	6.43%
	Pueblo Government Agencies Federal Credit Union	\$34,831	\$4,120	11.83%	2.74%	0.85%	2.35%
	Yuma County Federal Credit Union	\$35,904	\$4,469	12.45%	7.38%	0.09%	0.43%
	San Juan Mountains Credit Union	\$37,325	\$3,303	8.85%	6.69%	5.69%	8.84%
	Westminster Federal Credit Union	\$39,131	\$3,925	10.03%	4.56%	4.59%	5.22%
	Electrical Federal Credit Union	\$41,222	\$4,207	10.21%	13.15%	13.55%	5.56%
	Peoples Credit Union	\$52,131	\$9,998	19.18%	5.78%	4.85%	3.30%
	Rio Grande Federal Credit Union	\$58,062	\$11,132	19.17%	8.70%	1.60%	0.75%
	Community Choice Credit Union	\$61,341	\$8,477	13.82%	5.19%	2.45%	6.19%
	Delta County Federal Credit Union	\$61,459	\$5,152	8.38%	5.08%	0.68%	2.17%
	White Crown Federal Credit Union	\$61,506	\$6,401	10.41%	6.17%	0.89%	6.59%
	Grand Junction Federal Credit Union	\$62,450	\$12,909	20.67%	5.61%	6.18%	5.99%
	Northern Colorado Credit Union	\$63,681	\$7,122	11.18%	6.11%	1.85%	2.85%
	Weld Community Credit Union	\$79,579	\$7,849	9.86%	11.60%	1.12%	3.58%
	Metrum Community Credit Union	\$79,708	\$10,203	12.80%	5.50%	3.18%	1.02%
	Horizons North Credit Union	\$89,485	\$8,364	9.35%	5.06%	1.55%	2.70%
	NuVista Federal Credit Union	\$90,026	\$9,167	10.18%	12.71%	1.39%	1.97%
	Pikes Peak Credit Union	\$94,668	\$9,998	10.56%	8.45%	6.73%	3.16%
	Credit Union of the Rockies	\$96,805	\$11,834	12.22%	3.55%	0.70%	2.85%
	Power Credit Union	\$97,506	\$12,075	12.38%	5.12%	1.47%	3.38%
	Fidelis Catholic Federal Credit Union	\$99,042	\$9,814	9.91%	7.25%	0.90%	0.98%
	Aurora Federal Credit Union	\$104,533	\$19,199	18.37%	8.83%	2.60%	3.35%

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.

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)							
	Foothills Credit Union	\$107,005	\$11,506	10.75%	8.56%	5.57%	4.75%
	Colorado Federal Credit Union	\$113,655	\$12,677	11.15%	5.77%	0.77%	1.59%
	Aurora Schools Federal Credit Union	\$133,490	\$11,909	8.92%	3.45%	2.37%	1.56%
	Western Rockies Federal Credit Union	\$136,512	\$11,176	8.19%	2.21%	3.60%	4.74%
	Arapahoe Credit Union	\$138,432	\$11,572	8.36%	3.75%	5.01%	4.71%
	Space Age Federal Credit Union	\$146,954	\$13,410	9.13%	5.04%	5.51%	4.27%
	SunWest Educational Credit Union	\$149,836	\$15,464	10.32%	12.31%	2.26%	4.82%
	Sterling Federal Credit Union	\$165,946	\$25,400	15.31%	8.25%	0.15%	0.22%
	Denver Fire Department Federal Credit Union	\$169,384	\$21,770	12.85%	6.84%	0.00%	1.57%
	Minnequa Works Credit Union	\$190,734	\$26,005	13.63%	7.00%	1.68%	3.27%
	Fitzsimons Federal Credit Union	\$192,889	\$24,450	12.68%	8.04%	7.36%	13.40%
	Aventa Credit Union	\$216,935	\$21,702	10.00%	6.95%	4.19%	3.68%
	Colorado Credit Union	\$219,119	\$22,040	10.06%	11.10%	2.29%	3.08%
	Rocky Mountain Law Enforcement Federal Credit Union	\$238,280	\$41,579	17.45%	5.02%	2.95%	1.70%
	Average of Asset Group A	\$64,164	\$7,774	12.52%	7.86%	6.74%	5.27%
Asset Group B - \$251 to \$500 million in total assets							
	On Tap Credit Union	\$284,237	\$30,149	10.61%	6.29%	6.62%	2.91%
	Red Rocks Credit Union	\$342,937	\$33,117	9.66%	9.05%	2.19%	2.66%
	Denver Community Credit Union	\$354,070	\$46,614	13.17%	5.24%	0.51%	2.17%
	Sooper Credit Union	\$414,152	\$46,262	11.17%	7.78%	2.76%	8.96%
	Partner Colorado Credit Union	\$448,845	\$50,370	11.22%	13.61%	1.80%	2.60%
	Average of Asset Group B	\$368,848	\$41,302	11.17%	8.39%	2.78%	3.86%
Asset Group C - \$501 million to \$1 billion in total assets							
	Air Academy Federal Credit Union	\$639,296	\$56,889	8.90%	7.04%	0.88%	3.79%
	Credit Union of Denver	\$885,470	\$106,972	12.08%	10.07%	4.74%	5.82%
	Average of Asset Group C	\$762,383	\$81,931	10.49%	8.56%	2.81%	4.81%
Asset Group D - Over \$1 billion in total assets							
	Premier Members Credit Union	\$1,241,181	\$131,431	10.59%	8.69%	2.37%	4.12%
	Westerra Credit Union	\$1,571,774	\$193,887	12.34%	6.01%	1.15%	2.25%
	Credit Union of Colorado, A Federal Credit Union	\$1,626,621	\$182,535	11.22%	8.79%	1.58%	2.25%
	Elevations Credit Union	\$2,213,512	\$246,066	11.12%	12.25%	0.99%	2.26%
	Canvas Credit Union	\$2,726,665	\$275,944	10.12%	11.14%	5.82%	9.65%
	BellCo Credit Union	\$5,171,033	\$518,948	10.04%	9.76%	5.50%	10.28%
	Ent Credit Union	\$6,685,914	\$793,124	11.86%	9.59%	1.53%	0.88%
	Average of Asset Group D	\$3,033,814	\$334,562	11.04%	9.46%	2.71%	4.53%

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.

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.	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.
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.	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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.	Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.	NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
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.	Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
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.	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 assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.	Net worth ÷ assets (%)	Net worth as a percent of total assets.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average 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.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.	Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.	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.