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# 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 **Heidi Berenbrok, Director**, at **(303) 294-7778**.

## Colorado

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**DENVER**  
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Denver, CO 80202  
**(303) 298-9600**

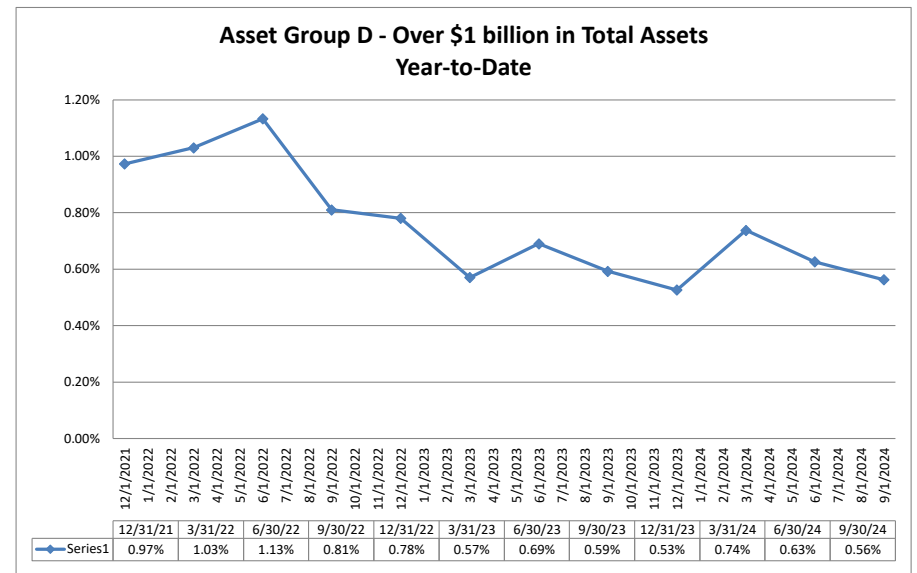
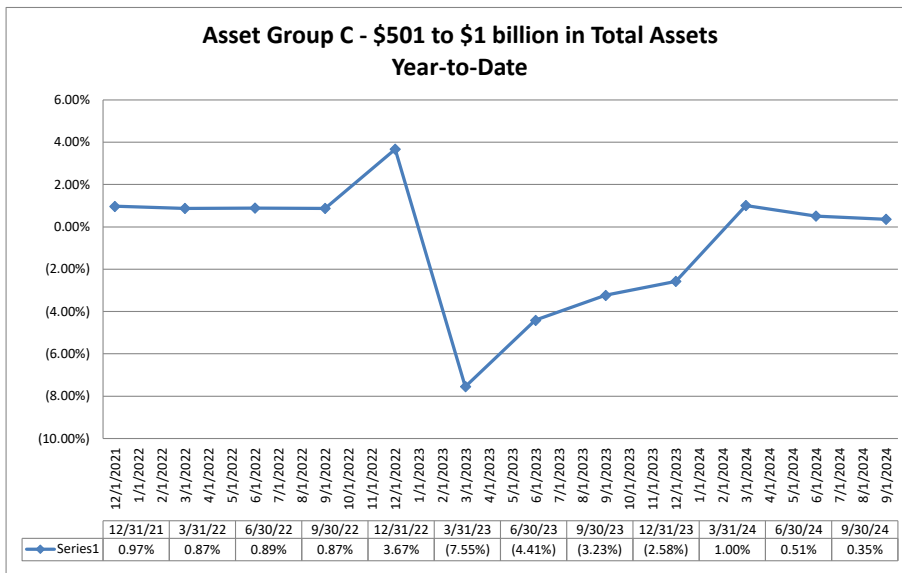
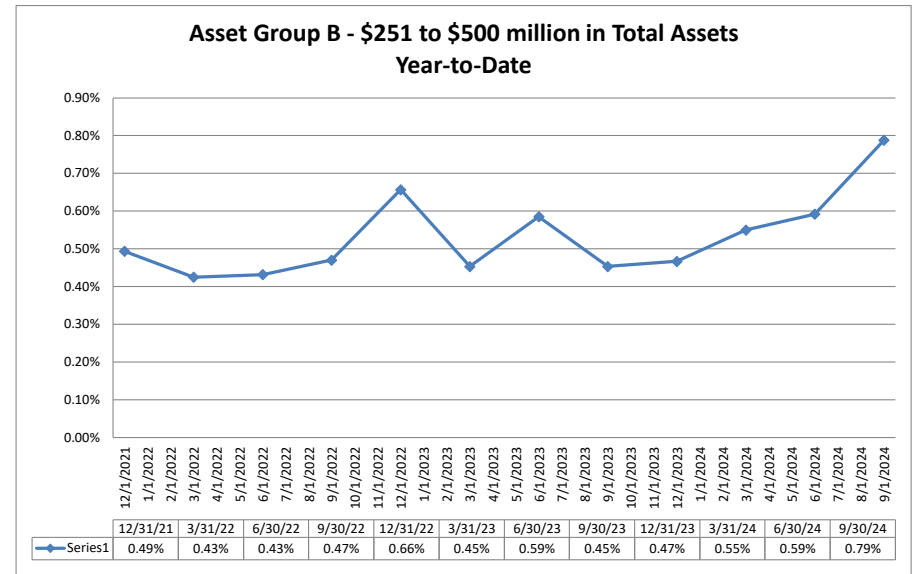
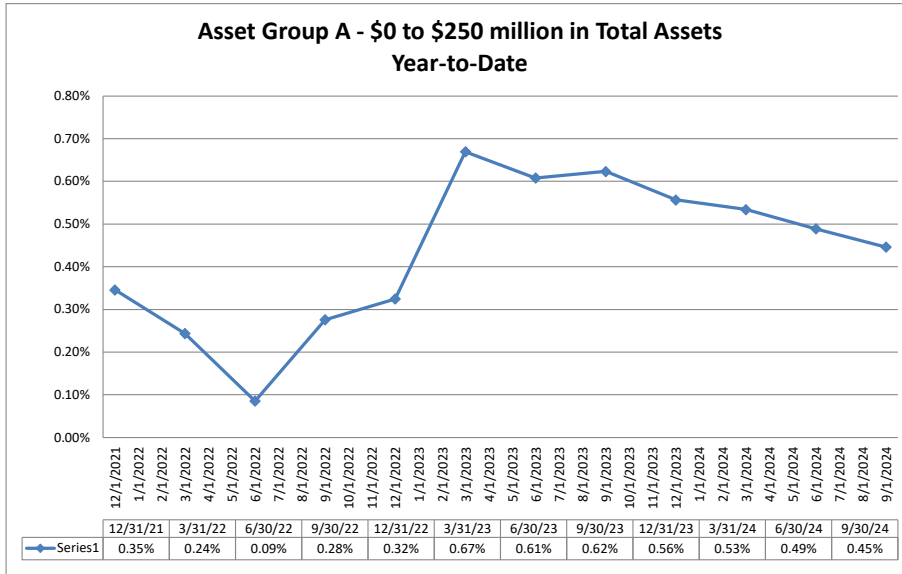
## ASSET SIZE DEFINITION

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

# Performance Analysis

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



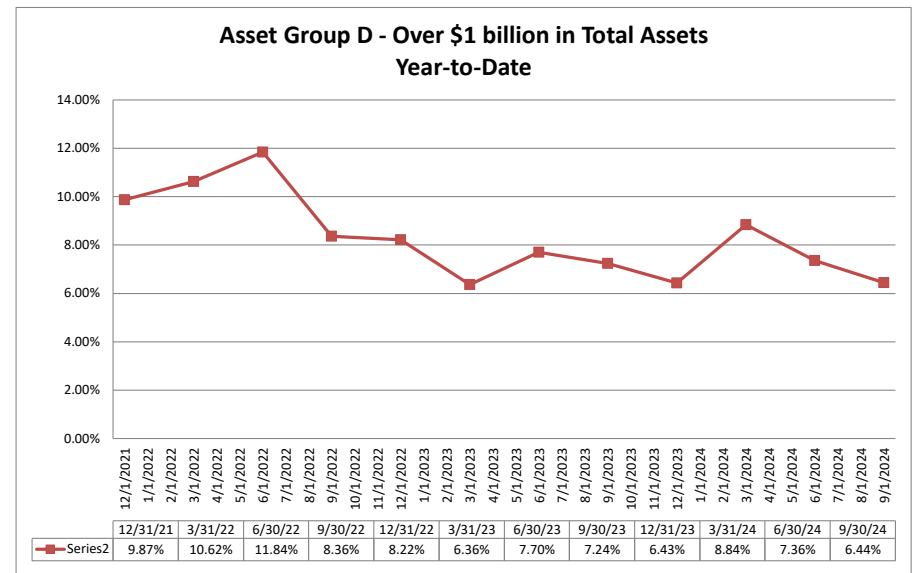
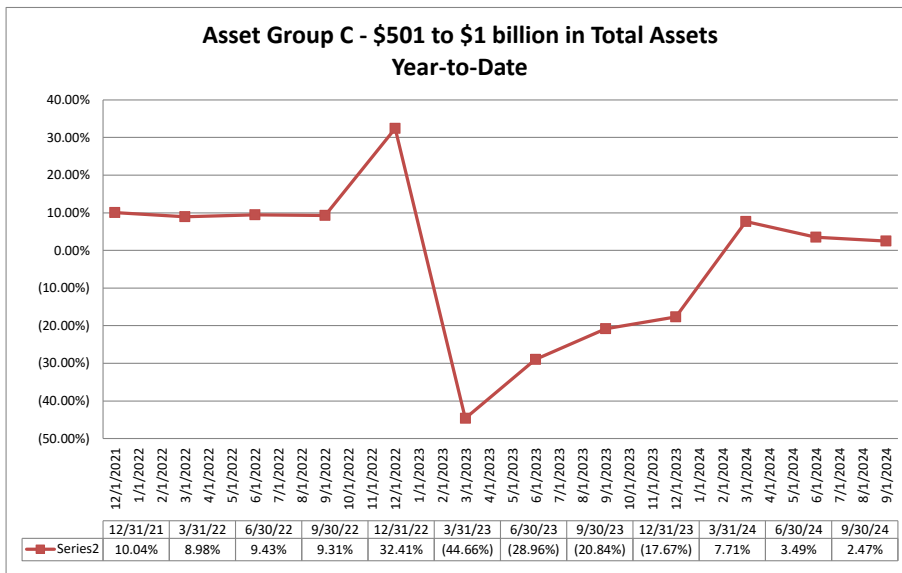
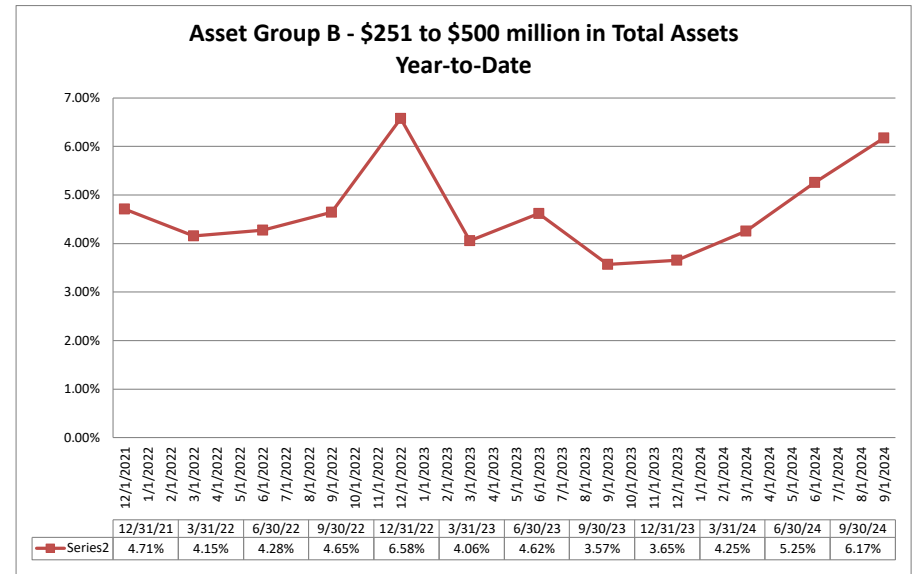
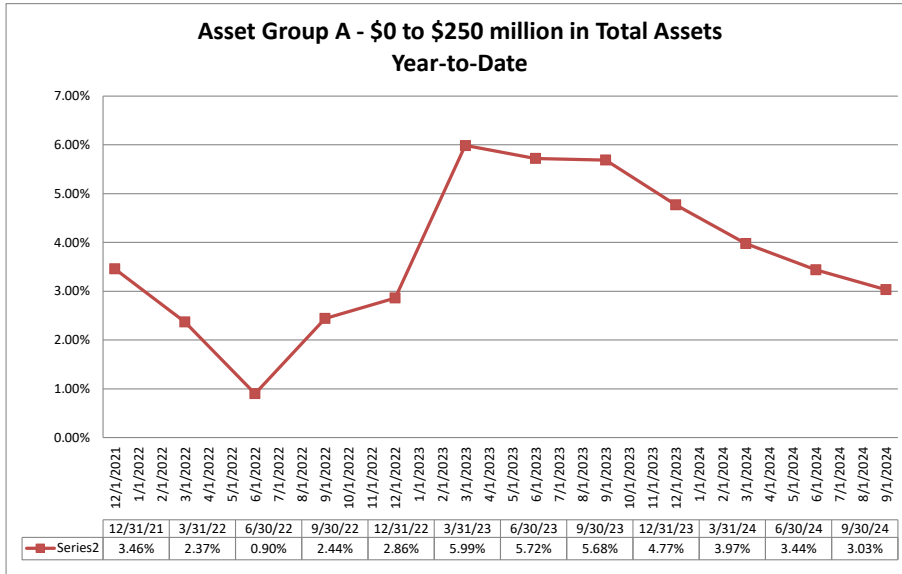
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



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

September 30, 2024

Run Date: November 8, 2024

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)
	<b>Eaton Employees Federal Credit Union</b>	\$259	\$0	0.00%	0.00%	100.00%	\$16	(\$1)	(0.47%)	(3.92%)	110.00%	\$13
	<b>Akron Federal Credit Union</b>	\$591	\$0	0.00%	0.00%	100.00%	\$20	(\$1)	(0.23%)	(1.71%)	104.55%	\$19
	<b>Saint Michaels Federal Credit Union</b>	\$955	(\$18)	(7.33%)	(63.16%)	357.14%	\$16	(\$8)	(1.08%)	(9.20%)	136.36%	\$13
	<b>Olathe Federal Credit Union</b>	\$1,076	(\$4)	(1.50%)	(20.00%)	60.00%	\$12	(\$6)	(0.77%)	(9.64%)	91.30%	\$16
	<b>CO-NE Federal Credit Union</b>	\$4,636	(\$4)	(0.33%)	(3.79%)	109.09%	\$44	(\$26)	(0.70%)	(8.06%)	116.00%	\$44
	<b>Options Credit Union</b>	\$4,695	(\$3)	(0.24%)	(2.73%)	101.33%	\$66	(\$10)	(0.26%)	(3.02%)	105.48%	\$67
	<b>Fort Morgan Schools Federal Credit Union</b>	\$5,147	\$13	1.02%	6.31%	67.57%	\$52	\$14	0.39%	2.26%	84.95%	\$51
	<b>Valley Educators Credit Union</b>	\$5,431	\$4	0.29%	1.28%	74.77%	\$59	\$34	0.80%	3.64%	73.39%	\$59
	<b>Moffat County Schools Federal Credit Union</b>	\$6,003	\$6	0.41%	3.16%	86.67%	\$46	\$22	0.51%	3.89%	88.03%	\$45
	<b>Haxtun Community Federal Credit Union</b>	\$6,216	(\$10)	(0.64%)	(10.10%)	112.35%	\$67	(\$52)	(1.09%)	(16.83%)	118.91%	\$68
	<b>Saint Mary Credit Union</b>	\$7,426	(\$10)	(0.54%)	(2.75%)	118.18%	\$64	(\$49)	(0.88%)	(4.45%)	132.00%	\$64
	<b>Rio Blanco Schools Federal Credit Union</b>	\$7,798	\$16	0.81%	4.46%	80.49%	\$40	\$56	0.96%	5.27%	76.57%	\$40
	<b>One Thirteen Credit Union</b>	\$8,435	\$7	0.33%	3.66%	85.29%	\$102	\$24	0.37%	4.23%	86.04%	\$100
	<b>Star Tech Federal Credit Union</b>	\$10,998	\$83	3.04%	15.13%	40.88%	\$112	\$157	1.97%	9.74%	59.30%	\$117
	<b>Mountain River Credit Union</b>	\$31,908	\$44	0.55%	7.46%	84.55%	\$63	\$19	0.08%	1.07%	88.86%	\$62
	<b>School District #3 Federal Credit Union</b>	\$34,035	\$106	1.24%	8.43%	63.84%	\$76	\$252	0.98%	6.79%	67.60%	\$74
	<b>Guadalupe Parish Credit Union</b>	\$39,411	\$99	1.02%	4.17%	68.99%	\$58	\$265	0.91%	3.75%	70.88%	\$58
	<b>Pueblo Government Agencies Federal Credit Union</b>	\$41,248	\$112	1.07%	9.57%	74.54%	\$52	\$313	0.99%	9.13%	74.78%	\$50
	<b>Holyoke Community Federal Credit Union</b>	\$42,228	\$71	0.67%	8.57%	82.34%	\$66	\$96	0.30%	3.90%	91.67%	\$71
	<b>Fellowship Credit Union</b>	\$48,374	\$60	0.50%	4.99%	79.47%	\$69	\$345	0.97%	9.92%	77.54%	\$64
	<b>Electrical Federal Credit Union</b>	\$50,841	\$109	0.87%	7.22%	70.84%	\$81	\$313	0.83%	7.04%	74.87%	\$83
	<b>Westminster Federal Credit Union</b>	\$52,314	\$31	0.24%	2.49%	89.43%	\$92	\$235	0.63%	6.40%	80.55%	\$96
	<b>San Juan Mountains Credit Union</b>	\$53,607	\$166	1.24%	11.97%	72.88%	\$114	\$402	1.01%	9.91%	76.56%	\$108
	<b>Yuma County Federal Credit Union</b>	\$55,071	\$144	1.06%	10.04%	68.70%	\$70	\$338	0.86%	8.00%	73.52%	\$66
	<b>Clean Energy Federal Credit Union</b>	\$66,783	(\$203)	(1.27%)	(23.19%)	115.95%	\$93	(\$712)	(1.61%)	(25.24%)	122.31%	\$93
	<b>Peoples Credit Union</b>	\$67,116	(\$333)	(1.98%)	(10.35%)	74.30%	\$78	\$42	0.08%	0.44%	75.09%	\$76
	<b>Delta County Federal Credit Union</b>	\$74,637	\$42	0.22%	2.63%	90.23%	\$58	\$129	0.22%	2.71%	90.16%	\$59
	<b>Rio Grande Federal Credit Union</b>	\$75,118	\$367	1.96%	9.71%	52.13%	\$72	\$1,135	2.02%	10.28%	50.69%	\$71
	<b>Columbine Federal Credit Union</b>	\$76,111	\$131	0.67%	5.66%	77.55%	\$91	\$352	0.59%	5.15%	81.23%	\$92
	<b>Northern Colorado Credit Union</b>	\$80,080	\$21	0.11%	1.14%	92.37%	\$70	(\$22)	(0.04%)	(0.40%)	95.15%	\$74
	<b>Community Choice Credit Union</b>	\$98,452	\$278	1.12%	7.43%	75.09%	\$110	\$692	0.93%	6.26%	78.34%	\$107
	<b>Metrum Community Credit Union</b>	\$103,621	\$195	0.75%	5.99%	72.99%	\$83	\$378	0.48%	3.91%	78.50%	\$85
	<b>Weld Community Credit Union</b>	\$105,376	\$304	1.14%	11.63%	74.39%	\$87	\$847	1.04%	11.08%	74.69%	\$90
	<b>Grand Junction Federal Credit Union</b>	\$106,352	\$114	0.42%	2.60%	91.81%	\$82	\$520	0.69%	4.21%	84.53%	\$87
	<b>Credit Union of the Rockies</b>	\$108,744	\$72	0.26%	2.61%	89.77%	\$83	\$193	0.23%	2.39%	93.90%	\$84
	<b>Power Credit Union</b>	\$115,087	\$70	0.24%	2.21%	82.08%	\$64	\$464	0.53%	4.97%	81.35%	\$64
	<b>Horizons North Credit Union</b>	\$116,561	\$12	0.04%	0.49%	97.10%	\$97	\$72	0.08%	0.98%	96.42%	\$95
	<b>Pikes Peak Credit Union</b>	\$123,149	\$402	1.32%	12.34%	57.34%	\$76	\$968	1.07%	10.17%	61.74%	\$80
	<b>Aurora Federal Credit Union</b>	\$125,801	\$382	1.22%	6.41%	72.11%	\$79	\$719	0.77%	4.08%	75.27%	\$78
	<b>Fidelis Catholic Credit Union</b>	\$142,719	\$391	1.09%	11.95%	64.19%	\$77	\$805	0.75%	8.36%	73.56%	\$82
	<b>The District Federal Credit Union</b>	\$147,171	(\$158)	(0.43%)	(7.19%)	111.82%	\$92	(\$302)	(0.27%)	(4.71%)	102.91%	\$83
	<b>Arapahoe Credit Union</b>	\$153,023	(\$106)	(0.27%)	(4.13%)	75.79%	\$78	(\$134)	(0.11%)	(1.73%)	83.19%	\$82
	<b>NuVista Federal Credit Union</b>	\$154,355	\$1,136	3.03%	24.71%	48.62%	\$84	\$3,428	3.13%	26.64%	47.73%	\$80
	<b>Foothills Credit Union</b>	\$158,761	(\$116)	(0.29%)	(3.82%)	92.11%	\$86	\$207	0.18%	2.29%	86.18%	\$86
	<b>Space Age Credit Union</b>	\$160,677	\$19	0.05%	0.58%	92.72%	\$109	\$55	0.05%	0.56%	93.92%	\$107
	<b>Colorado Federal Credit Union</b>	\$177,332	\$300	0.67%	7.26%	74.94%	\$79	\$771	0.58%	6.33%	79.24%	\$82
	<b>Denver Fire Department Federal Credit Union</b>	\$205,766	\$408	0.80%	7.26%	75.22%	\$125	\$1,522	0.99%	9.43%	68.51%	\$119
	<b>SunWest Educational Credit Union</b>	\$213,467	\$566	1.06%	10.87%	68.57%	\$79	\$1,516	0.94%	10.14%	69.43%	\$78
	<b>Fitzsimons Federal Credit Union</b>	\$215,649	\$361	0.66%	5.00%	78.06%	\$94	\$911	0.55%	4.26%	82.85%	\$92

Source: SNL Financial

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Performance Analysis

September 30, 2024

Run Date: November 8, 2024

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)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>												
	<b>Sterling Federal Credit Union</b>	\$221,454	\$714	1.29%	7.82%	55.45%	\$71	\$2,023	1.22%	7.53%	57.23%	\$74
	<b>Minnequa Works Credit Union</b>	\$247,193	\$488	0.79%	8.32%	76.65%	\$74	\$1,088	0.58%	6.45%	81.74%	\$76
	Average of Asset Group A	\$81,554	\$135	0.36%	2.20%	85.86%	\$73	\$400	0.45%	3.03%	84.82%	\$73
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	<b>Red Rocks Credit Union</b>	\$327,025	\$134	0.16%	1.84%	83.33%	\$125	\$374	0.15%	1.73%	85.01%	\$130
	<b>Rocky Mountain Law Enforcement Federal Credit Union</b>	\$333,110	\$3,783	4.55%	26.20%	43.12%	\$122	\$4,789	1.93%	11.48%	62.17%	\$129
	<b>Colorado Credit Union</b>	\$385,366	\$860	0.89%	8.48%	80.02%	\$112	\$1,894	0.66%	6.40%	83.07%	\$107
	<b>On Tap Credit Union</b>	\$399,741	\$217	0.21%	2.62%	83.30%	\$101	\$574	0.19%	2.37%	86.59%	\$114
	<b>Denver Community Credit Union</b>	\$415,500	\$61	0.06%	0.49%	95.69%	\$93	\$3,168	1.01%	8.88%	78.36%	\$94
	Average of Asset Group B	\$372,148	\$1,011	1.17%	7.93%	77.09%	\$111	\$2,160	0.79%	6.17%	79.04%	\$115
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	<b>Partner Colorado Credit Union</b>	\$591,415	(\$836)	(0.56%)	(4.46%)	88.45%	\$103	\$1,991	0.43%	3.58%	74.26%	\$106
	<b>Climb Credit Union</b>	\$671,391	\$1,249	0.74%	6.83%	70.33%	\$113	\$4,956	0.98%	9.25%	70.28%	\$110
	<b>Air Academy Federal Credit Union</b>	\$850,521	(\$134)	(0.06%)	(0.91%)	84.35%	\$95	(\$2,348)	(0.35%)	(5.41%)	88.34%	\$96
	Average of Asset Group C	\$704,442	\$93	0.04%	0.49%	81.04%	\$104	\$1,533	0.35%	2.47%	77.63%	\$104
<b>Asset Group D - Over \$1 billion in total assets</b>												
	<b>Credit Union of Denver</b>	\$1,169,282	\$248	0.09%	0.96%	84.29%	\$99	\$1,249	0.13%	1.67%	82.55%	\$98
	<b>Premier Members Credit Union</b>	\$1,749,626	\$1,158	0.26%	3.31%	81.05%	\$97	\$3,075	0.23%	3.00%	82.00%	\$101
	<b>Westerra Credit Union</b>	\$2,120,821	\$697	0.13%	1.62%	85.43%	\$109	\$3,998	0.25%	3.20%	84.43%	\$111
	<b>Credit Union of Colorado, A Federal Credit Union</b>	\$2,872,124	\$2,246	0.31%	3.79%	72.98%	\$106	\$21,227	0.98%	12.35%	63.76%	\$107
	<b>Elevations Credit Union</b>	\$3,312,486	\$8,393	1.00%	9.92%	79.44%	\$143	\$25,967	1.02%	10.60%	79.29%	\$141
	<b>Canvas Credit Union</b>	\$4,526,397	\$6,574	0.58%	6.19%	64.22%	\$116	\$16,265	0.48%	5.16%	64.12%	\$124
	<b>Bellco Credit Union</b>	\$8,515,955	\$11,263	0.54%	6.07%	59.49%	\$126	\$43,334	0.70%	7.98%	58.21%	\$124
	<b>Ent Credit Union</b>	\$9,941,532	\$13,652	0.55%	5.71%	70.66%	\$125	\$52,733	0.71%	7.55%	69.69%	\$123
	Average of Asset Group D	4,276,027.88	5,528.88	0.43%	4.70%	74.70%	115.13	20,981.00	0.56%	6.44%	73.01%	116.13

Source: SNL Financial

Note: Report includes only bank-level data.

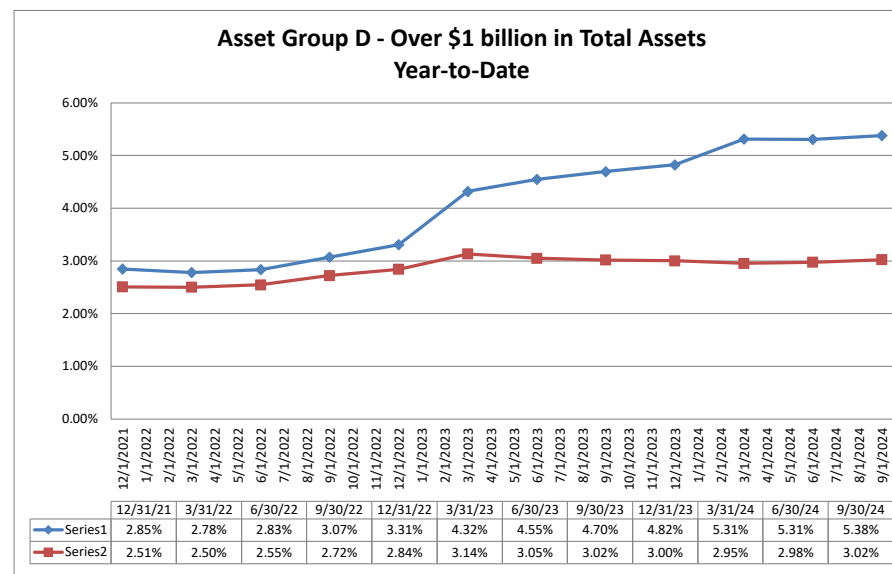
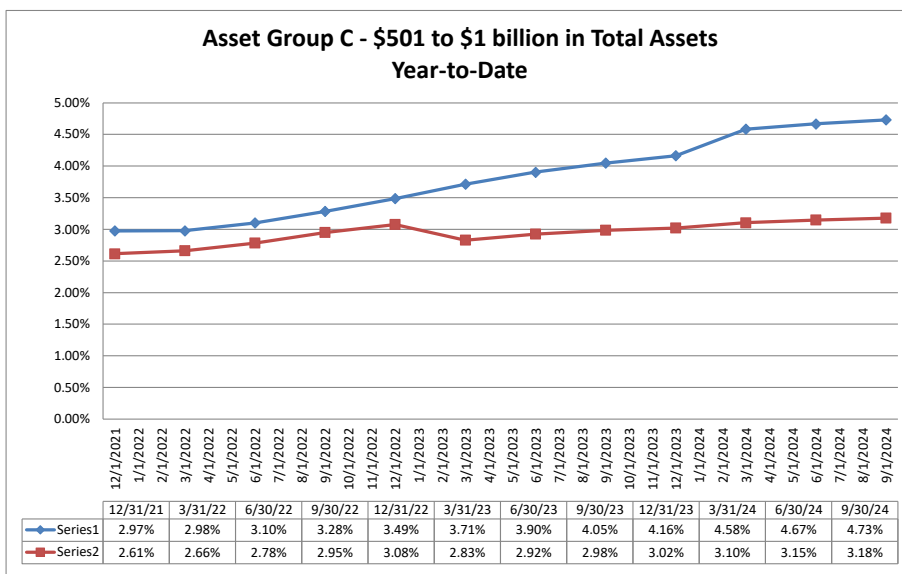
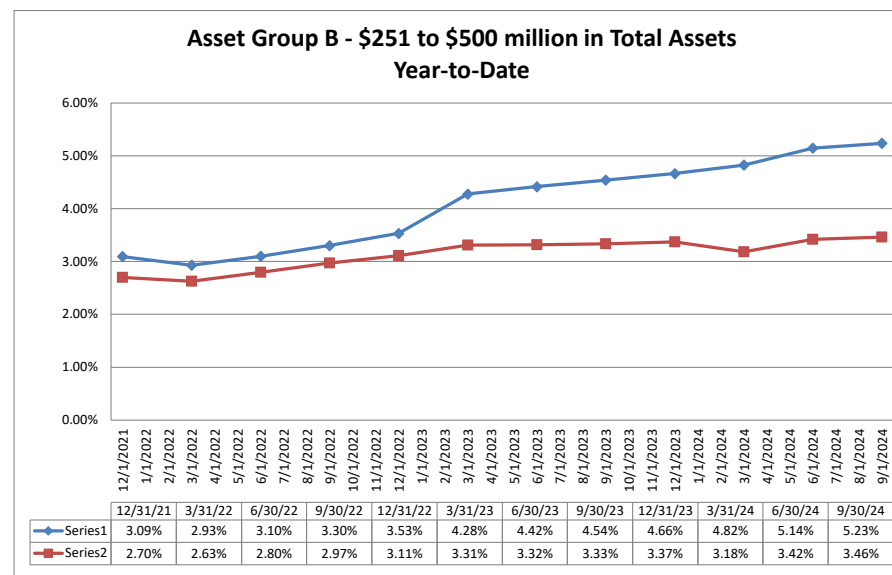
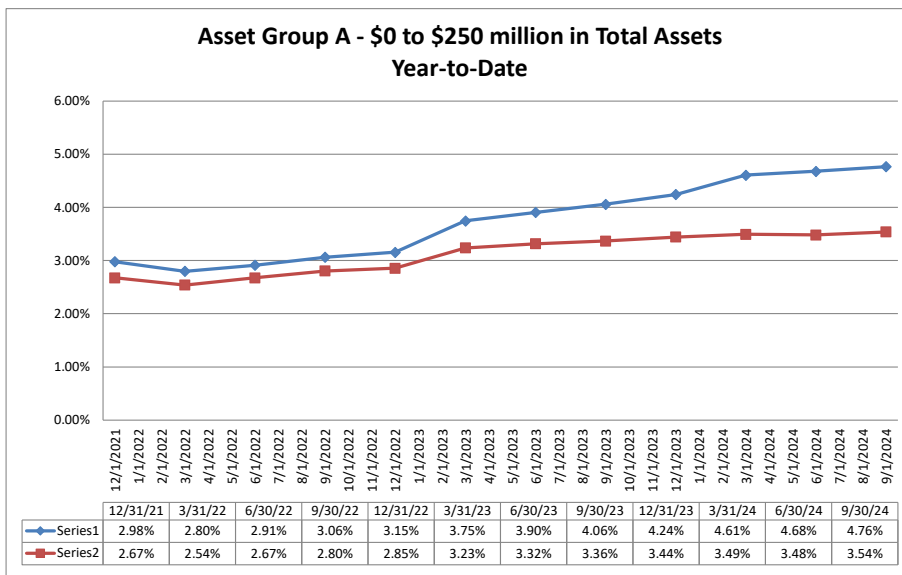
NA = data was not available.

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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



Source: SNL Financial

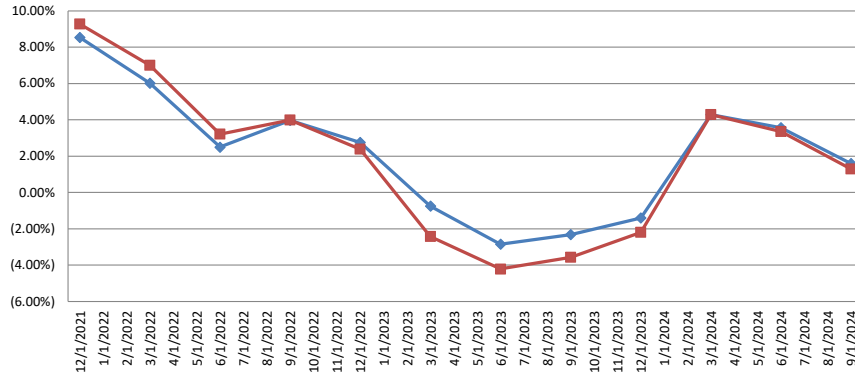
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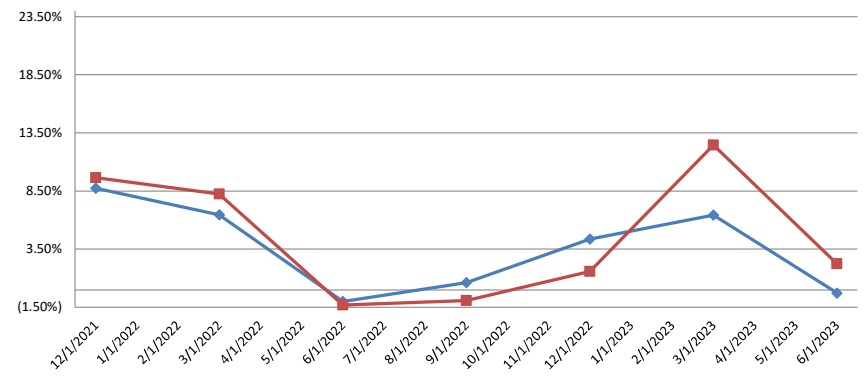
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



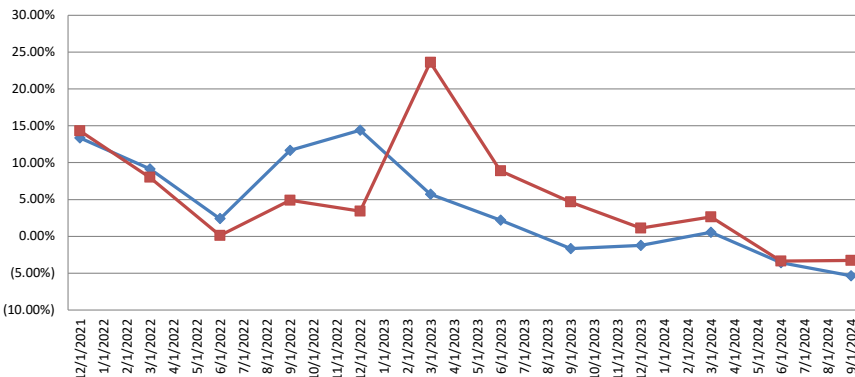
Series1	8.54%	6.01%	2.50%	3.97%	2.76%	(0.75%)	(2.84%)	(2.32%)	(1.41%)	4.29%	3.56%	1.59%
Series2	9.27%	6.99%	3.21%	4.00%	2.39%	(2.42%)	(4.21%)	(3.57%)	(2.19%)	4.29%	3.35%	1.30%

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



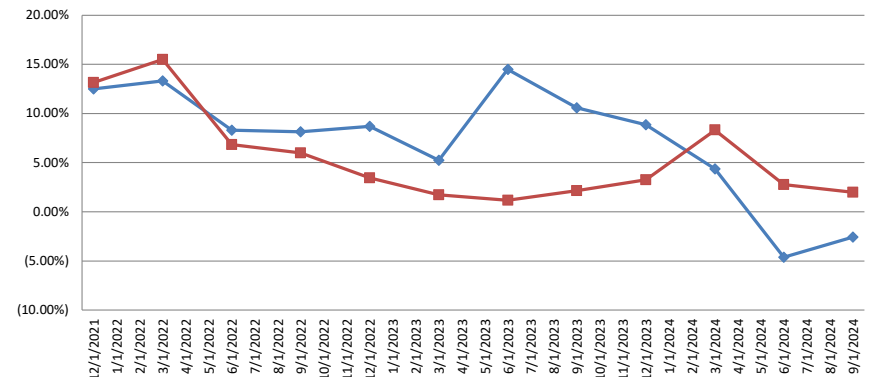
Series1	8.75%	6.45%	(1.00%)	0.62%	4.38%	6.43%	(0.27%)
Series2	9.64%	8.24%	(1.31%)	(0.92%)	1.60%	12.46%	2.24%

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



Series1	13.36%	9.17%	2.40%	11.65%	14.41%	5.72%	2.21%	(1.68%)	(1.23%)	0.55%	(3.55%)	(5.34%)
Series2	14.32%	8.00%	0.13%	4.89%	3.43%	23.60%	8.89%	4.66%	1.11%	2.65%	(3.35%)	(3.26%)

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



Series1	12.52%	13.32%	8.30%	8.13%	8.69%	5.24%	14.49%	10.59%	8.86%	4.38%	(4.62%)	(2.58%)
Series2	13.15%	15.50%	6.84%	5.98%	3.45%	1.71%	1.16%	2.14%	3.26%	8.32%	2.76%	1.98%

Source: SNL Financial

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**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 8, 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 (%)
	<b>Asset Group A - \$50 to \$250 million in total assets</b>										
	Eaton Employees Federal Credit Union	\$259	\$96	\$225	42.67%	\$518	4.71%	0.00%	4.71%	(10.00%)	(10.38%)
	Akron Federal Credit Union	\$591	\$454	\$513	88.50%	\$591	4.55%	0.00%	4.55%	(0.45%)	0.00%
	Saint Michaels Federal Credit Union	\$955	\$541	\$851	63.57%	\$1,910	3.36%	0.67%	2.69%	(2.60%)	(1.70%)
	Olathe Federal Credit Union	\$1,076	\$979	\$997	98.19%	\$1,076	7.16%	4.47%	2.68%	18.64%	21.42%
	CO-NE Federal Credit Union	\$4,636	\$2,735	\$4,206	65.03%	\$2,318	4.09%	0.89%	3.20%	(17.10%)	(18.04%)
	Options Credit Union	\$4,695	\$4,357	\$4,244	102.66%	\$2,348	5.85%	1.27%	4.57%	(19.12%)	(20.16%)
	Fort Morgan Schools Federal Credit Union	\$5,147	\$3,937	\$4,314	91.26%	\$5,147	4.98%	2.47%	2.50%	19.68%	23.61%
	Valley Educators Credit Union	\$5,431	\$4,492	\$4,170	107.72%	\$1,810	7.16%	0.16%	6.99%	(7.86%)	(11.03%)
	Moffat County Schools Federal Credit Union	\$6,003	\$2,561	\$5,225	49.01%	\$3,002	4.83%	1.59%	3.24%	8.81%	9.48%
	Haxtun Community Federal Credit Union	\$6,216	\$5,383	\$5,812	92.62%	\$2,486	5.67%	1.30%	4.37%	(9.06%)	(8.40%)
	Saint Mary Credit Union	\$7,426	\$3,287	\$5,968	55.08%	\$2,475	3.47%	0.83%	2.64%	(1.10%)	(0.42%)
	Rio Blanco Schools Federal Credit Union	\$7,798	\$4,149	\$6,321	65.64%	\$2,599	5.08%	1.08%	4.00%	3.83%	6.27%
	One Thirteen Credit Union	\$8,435	\$6,026	\$7,640	78.87%	\$4,218	5.43%	0.71%	4.72%	0.43%	0.12%
	Star Tech Federal Credit Union	\$10,998	\$6,946	\$8,812	78.82%	\$7,332	6.74%	1.52%	5.22%	5.24%	5.45%
	Mountain River Credit Union	\$31,908	\$15,925	\$29,434	54.10%	\$3,191	4.01%	0.77%	3.24%	(4.69%)	(5.33%)
	School District #3 Federal Credit Union	\$34,035	\$18,067	\$28,842	62.64%	\$5,236	4.02%	0.86%	3.15%	3.22%	2.70%
	Guadalupe Parish Credit Union	\$39,411	\$25,442	\$29,610	85.92%	\$4,926	3.62%	1.01%	2.61%	4.40%	5.05%
	Pueblo Government Agencies Federal Credit Union	\$41,248	\$10,713	\$36,026	29.74%	\$3,437	3.34%	0.22%	3.12%	(5.07%)	(7.06%)
	Holyoke Community Federal Credit Union	\$42,228	\$29,085	\$38,660	75.23%	\$3,839	5.21%	1.98%	3.23%	(0.46%)	(0.87%)
	Fellowship Credit Union	\$48,374	\$42,970	\$43,342	99.14%	\$2,615	5.39%	0.77%	4.62%	14.24%	13.78%
	Electrical Federal Credit Union	\$50,841	\$24,411	\$44,544	54.80%	\$8,474	4.17%	0.90%	3.27%	3.83%	3.70%
	Westminster Federal Credit Union	\$52,314	\$27,167	\$47,250	57.50%	\$7,473	4.22%	1.10%	3.12%	11.05%	12.04%
	San Juan Mountains Credit Union	\$53,607	\$35,847	\$47,757	75.06%	\$5,956	4.78%	0.96%	3.82%	5.11%	4.18%
	Yuma County Federal Credit Union	\$55,071	\$21,897	\$49,041	44.65%	\$5,507	4.01%	1.17%	2.84%	15.11%	16.31%
	Clean Energy Federal Credit Union	\$66,783	\$45,950	\$50,015	91.87%	\$2,190	8.92%	2.44%	6.48%	32.87%	20.10%
	Peoples Credit Union	\$67,116	\$54,873	\$53,998	101.62%	\$3,835	6.31%	2.10%	4.21%	1.34%	1.22%
	Delta County Federal Credit Union	\$74,637	\$23,158	\$68,116	34.00%	\$4,976	2.38%	0.74%	1.64%	(8.61%)	(9.59%)
	Rio Grande Federal Credit Union	\$75,118	\$31,513	\$59,647	52.83%	\$7,512	4.06%	0.66%	3.40%	0.33%	(2.03%)
	Columbine Federal Credit Union	\$76,111	\$48,881	\$66,385	73.63%	\$4,910	5.15%	0.93%	4.22%	(7.89%)	(9.31%)
	Northern Colorado Credit Union	\$80,080	\$42,003	\$72,441	57.98%	\$5,932	4.08%	1.98%	2.10%	2.88%	2.97%
	Community Choice Credit Union	\$98,452	\$48,093	\$79,781	60.28%	\$5,791	4.37%	1.02%	3.34%	(0.59%)	(1.31%)
	Metrum Community Credit Union	\$103,621	\$72,807	\$89,539	81.31%	\$5,757	5.09%	1.91%	3.18%	(1.80%)	(2.27%)
	Weld Community Credit Union	\$105,376	\$68,451	\$94,252	72.63%	\$4,790	4.56%	0.51%	4.05%	(3.50%)	(4.50%)
	Grand Junction Federal Credit Union	\$106,352	\$57,383	\$88,532	64.82%	\$6,647	4.67%	1.09%	3.58%	24.69%	25.70%
	Credit Union of the Rockies	\$108,744	\$79,546	\$96,349	82.56%	\$3,198	4.33%	0.79%	3.54%	(6.69%)	(7.92%)
	Power Credit Union	\$115,087	\$59,971	\$100,769	59.51%	\$3,029	4.91%	1.22%	3.69%	(0.04%)	(0.27%)
	Horizons North Credit Union	\$116,561	\$87,172	\$105,945	82.28%	\$5,977	4.56%	1.27%	3.29%	(0.71%)	1.74%
	Pikes Peak Credit Union	\$123,149	\$81,369	\$109,673	74.19%	\$6,007	5.02%	1.64%	3.38%	7.20%	6.82%
	Aurora Federal Credit Union	\$125,801	\$66,280	\$101,500	65.30%	\$5,470	4.93%	1.04%	3.89%	2.90%	2.39%
	Fidelis Catholic Credit Union	\$142,719	\$92,879	\$128,452	72.31%	\$6,073	4.33%	1.55%	2.78%	1.20%	0.67%
	The District Federal Credit Union	\$147,171	\$90,789	\$135,585	66.96%	\$6,132	4.00%	1.83%	2.17%	(3.23%)	2.80%
	Arapahoe Credit Union	\$153,023	\$112,608	\$142,080	79.26%	\$4,136	5.44%	1.35%	4.08%	(9.04%)	(9.62%)
	NuVista Federal Credit Union	\$154,355	\$59,646	\$131,636	45.31%	\$5,513	4.28%	0.98%	3.30%	11.98%	10.95%
	Foothills Credit Union	\$158,761	\$112,816	\$145,085	77.76%	\$5,121	4.85%	1.38%	3.47%	4.81%	4.85%
	Space Age Credit Union	\$160,677	\$111,822	\$146,148	76.51%	\$5,101	4.70%	0.97%	3.73%	(5.32%)	(5.61%)
	Colorado Federal Credit Union	\$177,332	\$136,884	\$157,900	86.69%	\$4,489	4.95%	1.60%	3.35%	2.20%	0.59%
	Denver Fire Department Federal Credit Union	\$205,766	\$103,663	\$177,837	58.29%	\$13,275	3.92%	1.35%	2.58%	0.98%	2.72%
	SunWest Educational Credit Union	\$213,467	\$153,910	\$190,382	80.84%	\$5,545	4.74%	1.31%	3.43%	3.14%	1.86%
	Fitzsimons Federal Credit Union	\$215,649	\$160,850	\$175,419	91.69%	\$4,540	4.73%	0.99%	3.73%	(5.38%)	(7.20%)

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**

**September 30, 2024**

**Run Date: November 8, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>											
	<b>Sterling Federal Credit Union</b>	\$221,454	\$83,599	\$184,174	45.39%	\$8,517	3.94%	1.62%	2.33%	1.65%	1.78%
	<b>Minnequa Works Credit Union</b>	\$247,193	\$89,666	\$220,939	40.58%	\$6,258	3.84%	1.46%	2.39%	(0.58%)	(2.16%)
	Average of Asset Group A	\$81,554	\$48,511	\$71,106	70.49%	\$4,690	4.76%	1.22%	3.54%	1.59%	1.30%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	<b>Red Rocks Credit Union</b>	\$327,025	\$271,967	\$273,824	99.32%	\$7,033	6.06%	2.00%	4.05%	(0.04%)	(3.12%)
	<b>Rocky Mountain Law Enforcement Federal Credit Union</b>	\$333,110	\$229,540	\$270,742	84.78%	\$8,328	5.45%	1.80%	3.65%	4.66%	2.63%
	<b>Colorado Credit Union</b>	\$385,366	\$294,281	\$336,218	87.53%	\$5,585	5.48%	1.91%	3.58%	3.95%	3.61%
	<b>On Tap Credit Union</b>	\$399,741	\$317,348	\$327,431	96.92%	\$6,198	4.99%	1.81%	3.18%	1.74%	2.42%
	<b>Denver Community Credit Union</b>	\$415,500	\$280,972	\$357,763	78.54%	\$4,617	4.19%	1.35%	2.84%	(0.51%)	(2.09%)
	Average of Asset Group B	\$372,148	\$278,822	\$313,196	89.42%	\$6,352	5.23%	1.77%	3.46%	1.96%	0.69%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	<b>Partner Colorado Credit Union</b>	\$591,415	\$413,817	\$483,316	85.62%	\$5,885	3.39%	1.27%	2.12%	(8.89%)	(9.91%)
	<b>Climb Credit Union</b>	\$671,391	\$578,987	\$551,369	105.01%	\$5,106	6.23%	1.90%	4.33%	1.31%	3.56%
	<b>Air Academy Federal Credit Union</b>	\$850,521	\$663,483	\$713,285	93.02%	\$5,747	4.57%	1.49%	3.08%	(8.44%)	(3.43%)
	Average of Asset Group C	\$704,442	\$552,096	\$582,657	94.55%	5,579	4.73%	1.55%	3.18%	(5.34%)	(3.26%)
<b>Asset Group D - Over \$1 billion in total assets</b>											
	<b>Credit Union of Denver</b>	\$1,169,282	\$746,607	\$1,055,408	70.74%	\$7,023	4.78%	2.48%	2.30%	(25.86%)	2.10%
	<b>Premier Members Credit Union</b>	\$1,749,626	\$1,306,596	\$1,438,326	90.84%	\$6,294	4.69%	1.98%	2.71%	(0.24%)	2.04%
	<b>Westerra Credit Union</b>	\$2,120,821	\$1,425,100	\$1,687,900	84.43%	\$7,468	5.80%	2.90%	2.89%	(3.25%)	(0.08%)
	<b>Credit Union of Colorado, A Federal Credit Union</b>	\$2,872,124	\$1,674,126	\$2,200,955	76.06%	\$7,162	6.20%	3.03%	3.17%	1.66%	5.87%
	<b>Elevations Credit Union</b>	\$3,312,486	\$2,616,644	\$2,537,758	103.11%	\$6,017	4.99%	1.53%	3.46%	(3.86%)	(1.21%)
	<b>Canvas Credit Union</b>	\$4,526,397	\$4,143,901	\$4,027,970	102.88%	\$6,291	6.52%	2.53%	3.99%	4.77%	4.52%
	<b>Bellco Credit Union</b>	\$8,515,955	\$6,977,381	\$6,781,426	102.89%	\$23,078	5.13%	2.79%	2.34%	4.15%	(0.53%)
	<b>Ent Credit Union</b>	\$9,941,532	\$8,430,822	\$8,426,591	100.05%	\$6,887	4.90%	1.59%	3.32%	2.02%	3.10%
	Average of Asset Group D	\$4,276,028	\$3,415,147	\$3,519,542	91.38%	\$8,778	5.38%	2.35%	3.02%	(2.58%)	1.98%

Source: SNL Financial

Note: Report includes only bank-level data.

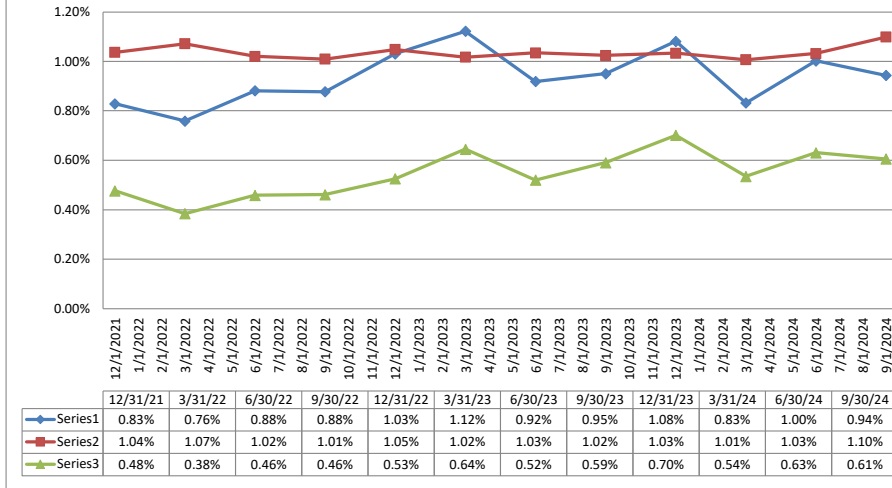
NA = data was not available.

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

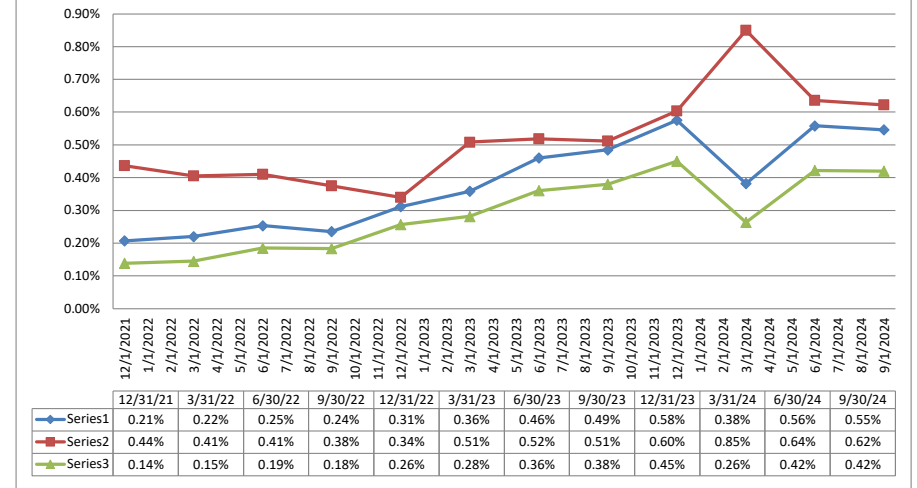
# Asset Quality

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

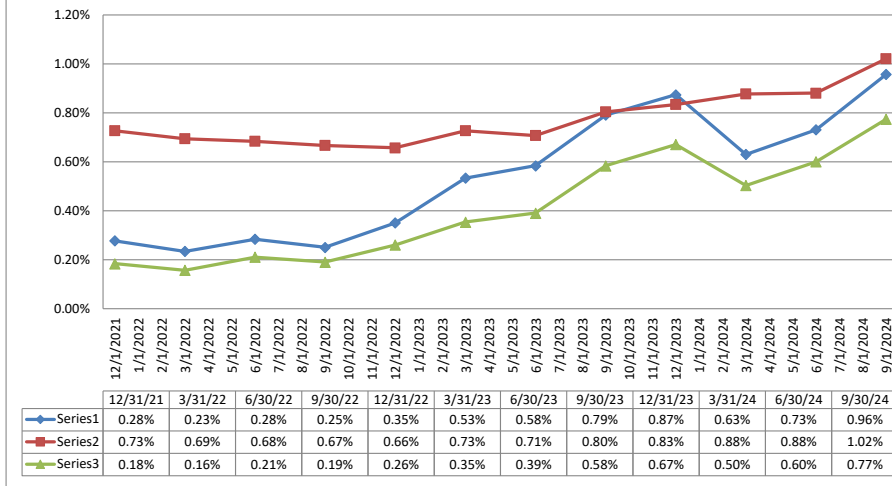
Asset Group A - \$0 to \$250 million in Total Assets  
As of Date



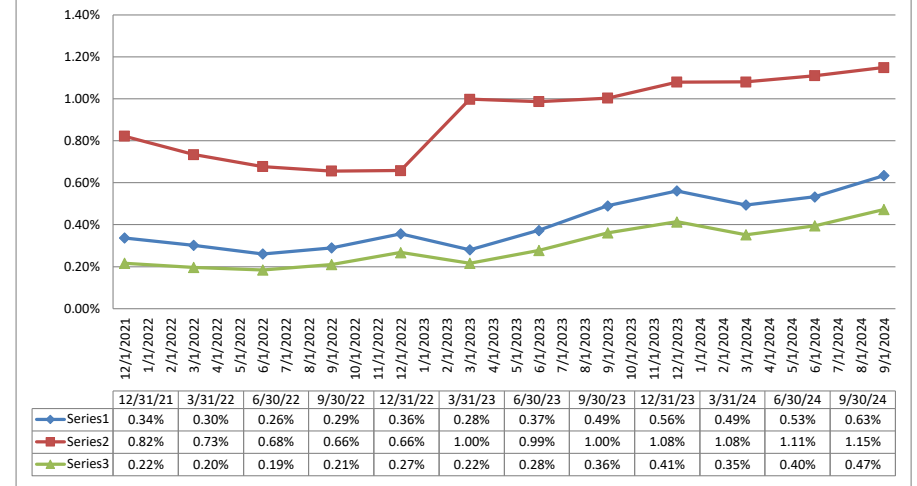
Asset Group B - \$251 to \$500 million in Total Assets  
As of Date



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.

**Asset Quality**

**September 30, 2024**

**Run Date: November 8, 2024**

		As of Date						
Region	Institution Name	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**

Eaton Employees Federal Credit Union	\$259	\$1	1.04%	9.38%	900.00%	2.33%	0.39%
Akron Federal Credit Union	\$591	\$4	0.88%	0.66%	75.00%	5.00%	0.68%
Saint Michaels Federal Credit Union	\$955	\$4	0.74%	2.59%	350.00%	3.36%	0.42%
Olathe Federal Credit Union	\$1,076	\$1	0.10%	1.02%	NM	1.14%	0.09%
CO-NE Federal Credit Union	\$4,636	\$114	4.17%	0.95%	22.81%	25.62%	2.46%
Options Credit Union	\$4,695	\$0	0.00%	0.44%	NA	0.00%	0.00%
Fort Morgan Schools Federal Credit Union	\$5,147	\$39	0.99%	0.61%	61.54%	4.57%	0.76%
Valley Educators Credit Union	\$5,431	\$227	5.05%	2.18%	43.17%	16.77%	4.18%
Moffat County Schools Federal Credit Union	\$6,003	\$52	2.03%	0.66%	32.69%	6.67%	0.87%
Haxtun Community Federal Credit Union	\$6,216	\$155	2.88%	0.30%	10.32%	39.41%	2.49%
Saint Mary Credit Union	\$7,426	\$134	4.08%	3.95%	97.01%	8.49%	1.80%
Rio Blanco Schools Federal Credit Union	\$7,798	\$17	0.41%	1.33%	323.53%	1.14%	0.22%
One Thirteen Credit Union	\$8,435	\$74	1.23%	1.91%	155.41%	8.37%	0.88%
Star Tech Federal Credit Union	\$10,998	\$2	0.03%	0.60%	NM	0.09%	0.02%
Mountain River Credit Union	\$31,908	\$122	0.77%	0.75%	98.36%	4.88%	0.38%
School District #3 Federal Credit Union	\$34,035	\$0	0.00%	0.32%	NA	0.00%	0.00%
Guadalupe Parish Credit Union	\$39,411	\$27	0.11%	0.31%	288.89%	0.28%	0.07%
Pueblo Government Agencies Federal Credit Union	\$41,248	\$0	0.00%	0.54%	NA	0.00%	0.00%
Holyoke Community Federal Credit Union	\$42,228	\$437	1.50%	0.61%	40.50%	12.39%	1.03%
Fellowship Credit Union	\$48,374	\$315	0.73%	0.42%	57.46%	6.65%	0.65%
Electrical Federal Credit Union	\$50,841	\$335	1.37%	0.34%	25.07%	5.43%	0.66%
Westminster Federal Credit Union	\$52,314	\$184	0.68%	0.48%	71.20%	3.59%	0.35%
San Juan Mountains Credit Union	\$53,607	\$290	0.81%	0.97%	119.31%	4.85%	0.54%
Yuma County Federal Credit Union	\$55,071	\$0	0.00%	0.13%	NA	0.00%	0.00%
Clean Energy Federal Credit Union	\$66,783	\$247	0.54%	0.47%	87.85%	6.83%	0.37%
Peoples Credit Union	\$67,116	\$14	0.03%	1.19%	NM	0.10%	0.02%
Delta County Federal Credit Union	\$74,637	\$46	0.20%	0.34%	171.74%	0.71%	0.06%
Rio Grande Federal Credit Union	\$75,118	\$11	0.03%	0.41%	NM	0.07%	0.01%
Columbine Federal Credit Union	\$76,111	\$732	1.50%	1.11%	74.45%	7.40%	0.96%
Northern Colorado Credit Union	\$80,080	\$93	0.22%	0.60%	273.12%	1.21%	0.12%
Community Choice Credit Union	\$98,452	\$193	0.40%	3.50%	872.02%	1.30%	0.20%
Metrum Community Credit Union	\$103,621	\$239	0.33%	0.40%	122.59%	2.00%	0.23%
Weld Community Credit Union	\$105,376	\$168	0.25%	0.63%	255.36%	1.52%	0.16%
Grand Junction Federal Credit Union	\$106,352	\$276	0.48%	1.00%	207.25%	1.51%	0.26%
Credit Union of the Rockies	\$108,744	\$249	0.31%	0.81%	257.43%	2.24%	0.23%
Power Credit Union	\$115,087	\$584	0.97%	1.37%	141.10%	4.52%	0.51%
Horizons North Credit Union	\$116,561	\$15	0.02%	0.15%	900.00%	0.15%	0.01%
Pikes Peak Credit Union	\$123,149	\$920	1.13%	0.84%	74.02%	8.87%	0.75%
Aurora Federal Credit Union	\$125,801	\$914	1.38%	1.04%	75.60%	6.45%	0.73%
Fidelis Catholic Credit Union	\$142,719	\$1,051	1.13%	0.26%	23.12%	7.77%	0.74%
The District Federal Credit Union	\$147,171	\$1,655	1.82%	0.30%	16.56%	17.49%	1.12%
Arapahoe Credit Union	\$153,023	\$2,374	2.11%	2.40%	113.73%	20.60%	1.55%
NuVista Federal Credit Union	\$154,355	\$1	0.00%	0.37%	NM	0.03%	0.00%
Foothills Credit Union	\$158,761	\$1,836	1.63%	0.96%	59.04%	15.98%	1.16%
Space Age Credit Union	\$160,677	\$1,319	1.18%	0.97%	82.49%	15.21%	0.82%
Colorado Federal Credit Union	\$177,332	\$1,121	0.82%	0.52%	64.05%	6.55%	0.63%
Denver Fire Department Federal Credit Union	\$205,766	\$57	0.05%	0.45%	810.53%	0.24%	0.03%
SunWest Educational Credit Union	\$213,467	\$1,084	0.70%	1.38%	195.85%	4.58%	0.51%
Fitzsimons Federal Credit Union	\$215,649	\$1,298	0.81%	1.35%	167.18%	4.83%	0.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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

**Asset Quality**
**September 30, 2024**
**Run Date: November 8, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>								
	<b>Sterling Federal Credit Union</b>	\$221,454	\$30	0.04%	0.10%	283.33%	0.08%	0.01%
	<b>Minnequa Works Credit Union</b>	\$247,193	\$388	0.43%	1.64%	379.12%	1.58%	0.16%
	Average of Asset Group A	\$81,554	\$381	0.94%	1.10%	201.90%	5.90%	0.61%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	<b>Red Rocks Credit Union</b>	\$327,025	\$2,640	0.97%	0.96%	98.86%	8.35%	0.81%
	<b>Rocky Mountain Law Enforcement Federal Credit Union</b>	\$333,110	\$1,224	0.53%	0.36%	68.22%	2.06%	0.37%
	<b>Colorado Credit Union</b>	\$385,366	\$1,153	0.39%	0.41%	105.90%	2.96%	0.30%
	<b>On Tap Credit Union</b>	\$399,741	\$1,407	0.44%	0.51%	115.99%	4.90%	0.35%
	<b>Denver Community Credit Union</b>	\$415,500	\$1,129	0.40%	0.87%	216.56%	2.85%	0.27%
	Average of Asset Group B	\$372,148	\$1,511	0.55%	0.62%	121.11%	4.22%	0.42%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Partner Colorado Credit Union</b>	\$591,415	\$2,911	0.70%	1.19%	168.53%	3.73%	0.49%
	<b>Climb Credit Union</b>	\$671,391	\$9,100	1.57%	1.16%	73.91%	12.14%	1.36%
	<b>Air Academy Federal Credit Union</b>	\$850,521	\$4,013	0.60%	0.71%	117.52%	7.48%	0.47%
	Average of Asset Group C	\$704,442	\$5,341	0.96%	1.02%	119.99%	7.78%	0.77%
<b>Asset Group D - Over \$1 billion in total assets</b>								
	<b>Credit Union of Denver</b>	\$1,169,282	\$6,262	0.84%	1.26%	149.95%	5.35%	0.54%
	<b>Premier Members Credit Union</b>	\$1,749,626	\$4,848	0.37%	0.69%	186.65%	3.74%	0.28%
	<b>Westerra Credit Union</b>	\$2,120,821	\$6,204	0.44%	0.54%	123.23%	3.35%	0.29%
	<b>Credit Union of Colorado, A Federal Credit Union</b>	\$2,872,124	\$17,326	1.03%	1.13%	109.45%	7.11%	0.60%
	<b>Elevations Credit Union</b>	\$3,312,486	\$5,549	0.21%	0.67%	318.00%	1.53%	0.17%
	<b>Canvas Credit Union</b>	\$4,526,397	\$42,285	1.02%	1.77%	173.73%	9.02%	0.93%
	<b>Bellco Credit Union</b>	\$8,515,955	\$42,650	0.61%	2.19%	358.94%	4.79%	0.50%
	<b>Ent Credit Union</b>	\$9,941,532	\$46,535	0.55%	0.94%	170.12%	4.89%	0.47%
	Average of Asset Group D	\$4,276,028	\$21,457	0.63%	1.15%	198.76%	4.97%	0.47%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

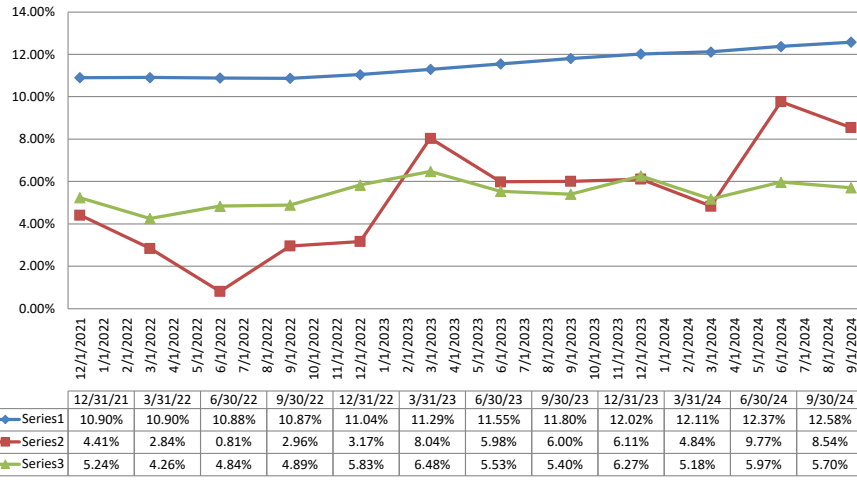
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



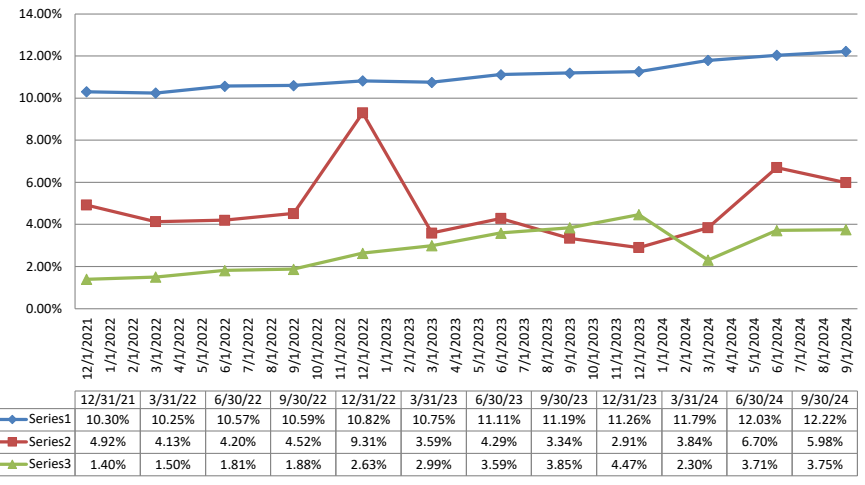
Net Worth

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

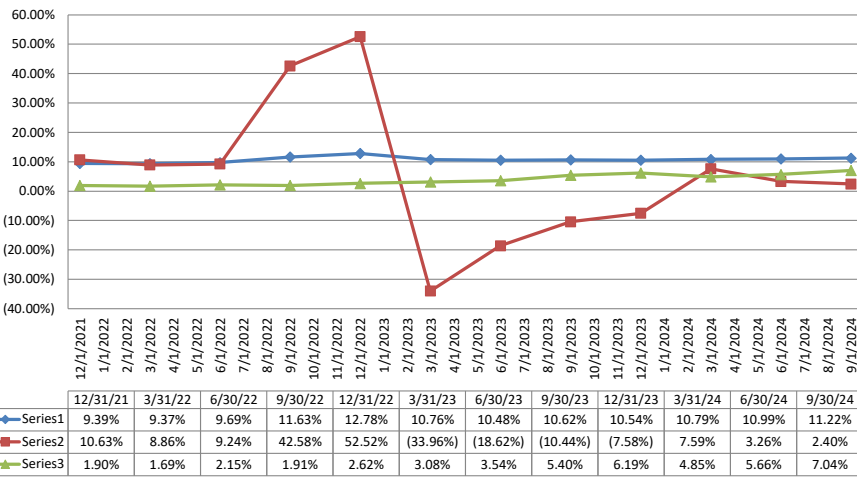
Asset Group A - \$0 to \$250 million in Total Assets  
As of Date



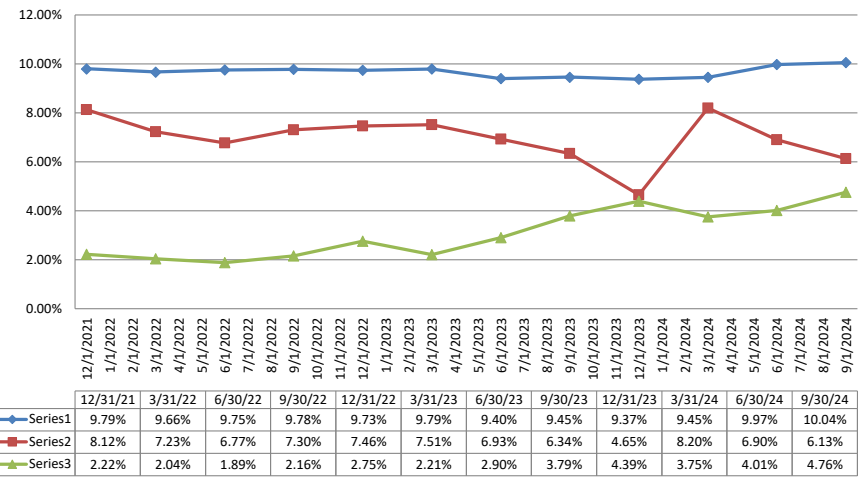
Asset Group B - \$251 to \$500 million in Total Assets  
As of Date



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



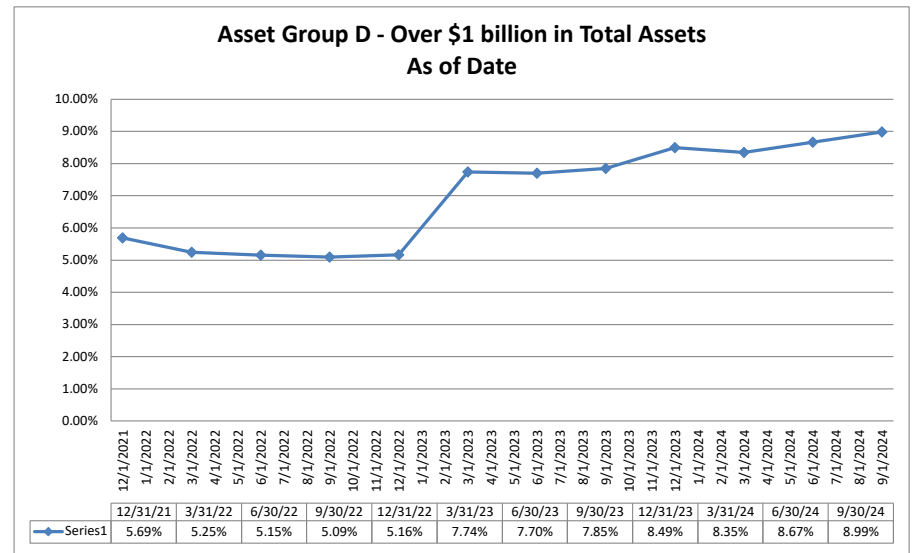
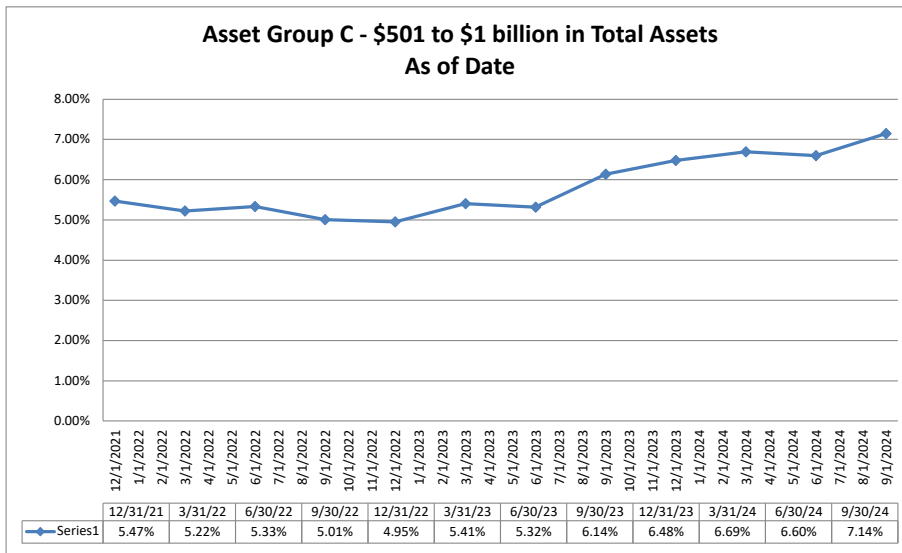
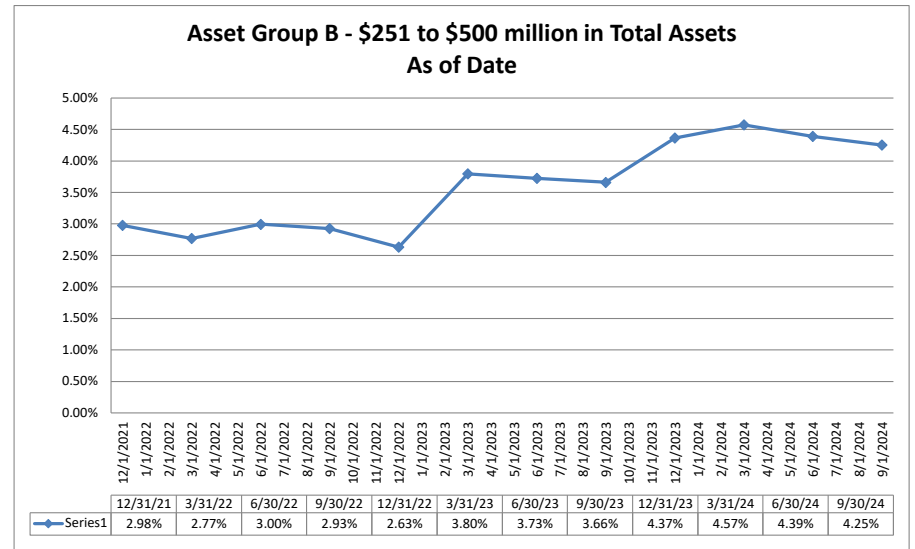
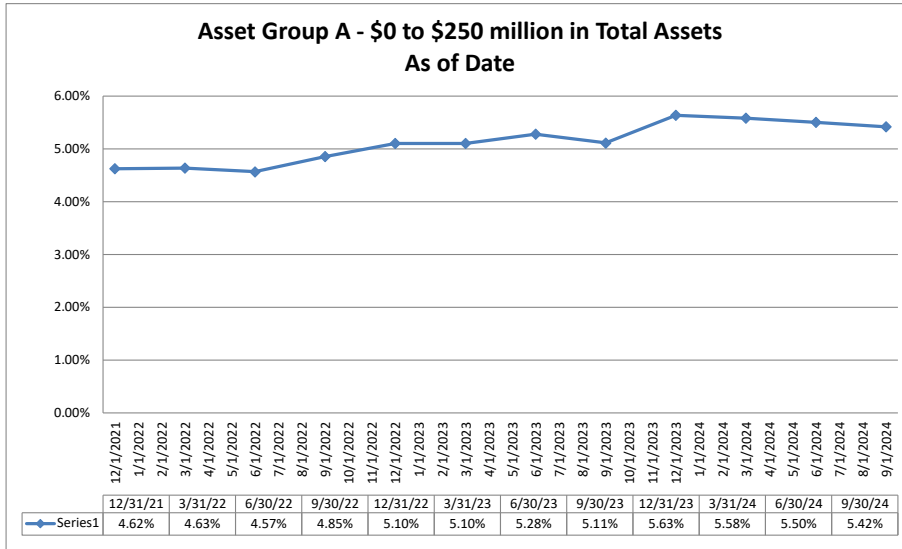
Source: SNL Financial

Note: Report includes only bank-level data.

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



Source: SNL Financial

Note: Report includes only bank-level data.

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**Net Worth**

**September 30, 2024**

**Run Date: November 8, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Eaton Employees Federal Credit Union	\$259	\$34	13.13%	(3.81%)	2.94%	26.47%
	Akron Federal Credit Union	\$591	\$77	13.03%	(1.71%)	5.19%	3.90%
	Saint Michaels Federal Credit Union	\$955	\$104	10.89%	(9.52%)	3.85%	13.46%
	Olathe Federal Credit Union	\$1,076	\$78	7.25%	(9.52%)	1.28%	12.82%
	CO-NE Federal Credit Union	\$4,636	\$419	9.04%	(7.79%)	27.21%	6.21%
	Options Credit Union	\$4,695	\$437	9.31%	(3.27%)	0.00%	4.35%
	Fort Morgan Schools Federal Credit Union	\$5,147	\$830	16.13%	2.29%	4.70%	2.89%
	Valley Educators Credit Union	\$5,431	\$1,256	23.13%	3.71%	18.07%	7.80%
	Moffat County Schools Federal Credit Union	\$6,003	\$763	12.71%	4.14%	6.82%	2.23%
	Haxtun Community Federal Credit Union	\$6,216	\$389	6.26%	(15.99%)	39.85%	4.11%
	Saint Mary Credit Union	\$7,426	\$1,448	19.50%	(4.28%)	9.25%	8.98%
	Rio Blanco Schools Federal Credit Union	\$7,798	\$1,442	18.49%	5.39%	1.18%	3.81%
	One Thirteen Credit Union	\$8,435	\$769	9.12%	4.30%	9.62%	14.95%
	Star Tech Federal Credit Union	\$10,998	\$2,227	20.25%	7.66%	0.09%	1.89%
	Mountain River Credit Union	\$31,908	\$2,411	7.56%	0.28%	5.06%	4.98%
	School District #3 Federal Credit Union	\$34,035	\$5,083	14.93%	6.96%	0.00%	1.14%
	Guadalupe Parish Credit Union	\$39,411	\$9,554	24.24%	3.80%	0.28%	0.82%
	Pueblo Government Agencies Federal Credit Union	\$41,248	\$4,739	11.49%	9.43%	0.00%	1.22%
	Holyoke Community Federal Credit Union	\$42,228	\$3,350	7.93%	3.93%	13.04%	5.28%
	Fellowship Credit Union	\$48,374	\$4,843	10.01%	20.19%	6.50%	3.74%
	Electrical Federal Credit Union	\$50,841	\$6,091	11.98%	7.20%	5.50%	1.38%
	Westminster Federal Credit Union	\$52,314	\$5,016	9.59%	6.55%	3.67%	2.61%
	San Juan Mountains Credit Union	\$53,607	\$5,679	10.59%	10.13%	5.11%	6.09%
	Yuma County Federal Credit Union	\$55,071	\$5,806	10.54%	8.24%	0.00%	0.48%
	Clean Energy Federal Credit Union	\$66,783	\$10,399	15.57%	203.94%	2.38%	2.09%
	Peoples Credit Union	\$67,116	\$12,702	18.93%	0.44%	0.11%	5.16%
	Delta County Federal Credit Union	\$74,637	\$6,402	8.58%	2.74%	0.72%	1.23%
	Rio Grande Federal Credit Union	\$75,118	\$15,295	20.36%	10.69%	0.07%	0.84%
	Columbine Federal Credit Union	\$76,111	\$9,492	12.47%	5.20%	7.71%	5.74%
	Northern Colorado Credit Union	\$80,080	\$7,700	9.62%	(0.38%)	1.21%	3.30%
	Community Choice Credit Union	\$98,452	\$13,999	14.22%	6.93%	1.38%	12.02%
	Metrum Community Credit Union	\$103,621	\$13,136	12.68%	3.95%	1.82%	2.23%
	Weld Community Credit Union	\$105,376	\$10,611	10.07%	11.57%	1.58%	4.04%
	Grand Junction Federal Credit Union	\$106,352	\$20,606	19.38%	45.63%	1.34%	2.78%
	Credit Union of the Rockies	\$108,744	\$12,153	11.18%	2.15%	2.05%	5.27%
	Power Credit Union	\$115,087	\$13,794	11.99%	8.61%	4.23%	5.97%
	Horizons North Credit Union	\$116,561	\$9,762	8.38%	0.99%	0.15%	1.38%
	Pikes Peak Credit Union	\$123,149	\$13,227	10.74%	10.53%	6.96%	5.15%
	Aurora Federal Credit Union	\$125,801	\$24,238	19.27%	4.08%	3.77%	2.85%
	Fidelis Catholic Credit Union	\$142,719	\$13,381	9.38%	8.53%	7.85%	1.82%
	The District Federal Credit Union	\$147,171	\$11,919	8.10%	(3.24%)	13.89%	2.30%
	Arapahoe Credit Union	\$153,023	\$10,573	6.91%	(1.68%)	22.45%	25.54%
	NuVista Federal Credit Union	\$154,355	\$19,999	12.96%	27.44%	0.01%	1.11%
	Foothills Credit Union	\$158,761	\$12,105	7.62%	2.33%	15.17%	8.95%
	Space Age Credit Union	\$160,677	\$13,538	8.43%	(1.64%)	9.74%	8.04%
	Colorado Federal Credit Union	\$177,332	\$16,720	9.43%	6.45%	6.70%	4.29%
	Denver Fire Department Federal Credit Union	\$205,766	\$27,145	13.19%	7.91%	0.21%	1.70%
	SunWest Educational Credit Union	\$213,467	\$24,303	11.38%	8.88%	4.46%	8.74%
	Fitzsimons Federal Credit Union	\$215,649	\$29,720	13.78%	2.90%	4.37%	7.30%

Source: SNL Financial

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**Net Worth**

**September 30, 2024**

**Run Date: November 8, 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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	<b>Sterling Federal Credit Union</b>	\$221,454	\$36,851	16.64%	7.70%	0.08%	0.23%
	<b>Minnequa Works Credit Union</b>	\$247,193	\$32,368	13.09%	4.64%	1.20%	4.54%
	Average of Asset Group A	\$81,554	\$9,902	12.58%	8.54%	5.70%	5.42%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	<b>Red Rocks Credit Union</b>	\$327,025	\$32,705	10.00%	1.54%	8.07%	7.98%
	<b>Rocky Mountain Law Enforcement Federal Credit Union</b>	\$333,110	\$60,302	18.10%	11.50%	2.03%	1.38%
	<b>Colorado Credit Union</b>	\$385,366	\$42,133	10.93%	6.28%	2.74%	2.90%
	<b>On Tap Credit Union</b>	\$399,741	\$37,242	9.32%	2.09%	3.78%	4.38%
	<b>Denver Community Credit Union</b>	\$415,500	\$52,908	12.73%	8.49%	2.13%	4.62%
	Average of Asset Group B	\$372,148	\$45,058	12.22%	5.98%	3.75%	4.25%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	<b>Partner Colorado Credit Union</b>	\$591,415	\$83,053	14.04%	3.23%	3.50%	5.91%
	<b>Climb Credit Union</b>	\$671,391	\$76,672	11.42%	9.18%	11.87%	8.77%
	<b>Air Academy Federal Credit Union</b>	\$850,521	\$69,823	8.21%	(5.22%)	5.75%	6.75%
	Average of Asset Group C	\$704,442	\$76,516	11.22%	2.40%	7.04%	7.14%
<b>Asset Group D - Over \$1 billion in total assets</b>							
	<b>Credit Union of Denver</b>	\$1,169,282	\$143,372	12.26%	1.17%	4.37%	6.55%
	<b>Premier Members Credit Union</b>	\$1,749,626	\$158,770	9.07%	2.63%	3.05%	5.70%
	<b>Westerra Credit Union</b>	\$2,120,821	\$206,367	9.73%	2.63%	3.01%	3.70%
	<b>Credit Union of Colorado, A Federal Credit Union</b>	\$2,872,124	\$252,355	8.79%	12.25%	6.87%	7.51%
	<b>Elevations Credit Union</b>	\$3,312,486	\$359,021	10.84%	10.40%	1.55%	4.92%
	<b>Canvas Credit Union</b>	\$4,526,397	\$458,204	10.12%	4.91%	9.23%	16.03%
	<b>Bellco Credit Union</b>	\$8,515,955	\$768,767	9.03%	7.96%	5.55%	19.91%
	<b>Ent Credit Union</b>	\$9,941,532	\$1,045,260	10.51%	7.08%	4.45%	7.57%
	Average of Asset Group D	\$4,276,028	\$424,015	10.04%	6.13%	4.76%	8.99%

Source: SNL Financial

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# Definitions



<b>Total assets (\$000)</b>	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.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Net income (\$000)</b>	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.	<b>Market growth rate (%)</b>	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.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.	<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Operational expense ÷ operational revenue (%)</b>	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.	<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Total loans and leases (\$000)</b>	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.	<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<b>Total shares and deposits (\$000)</b>	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.	<b>NPAs ÷ equity LLRs (%)</b>	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Total net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.	<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total assets.
<b>Yield on average assets (%)</b>	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.	<b>Net worth growth (decline) - YTD (%)</b>	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.
<b>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.	<b>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.	<b>Classified assets ÷ net worth (%)</b>	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.