



# 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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## ASSET SIZE DEFINITION

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**Group A**     \$0–\$250 million

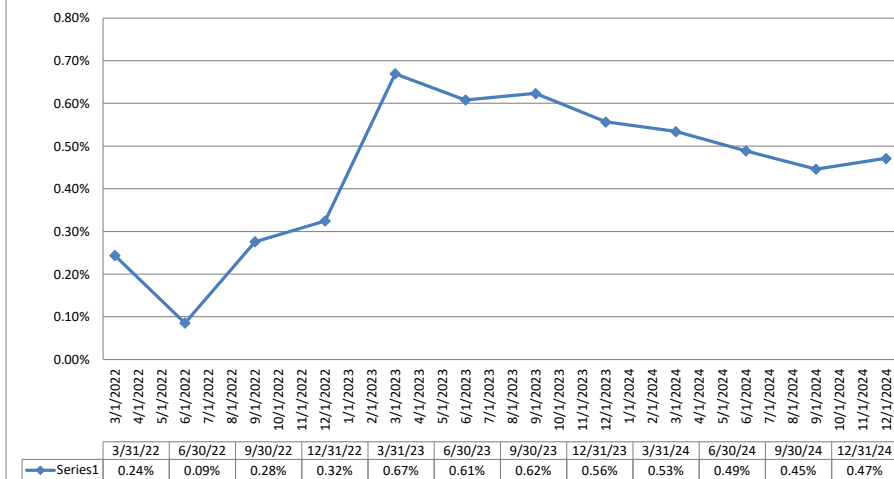
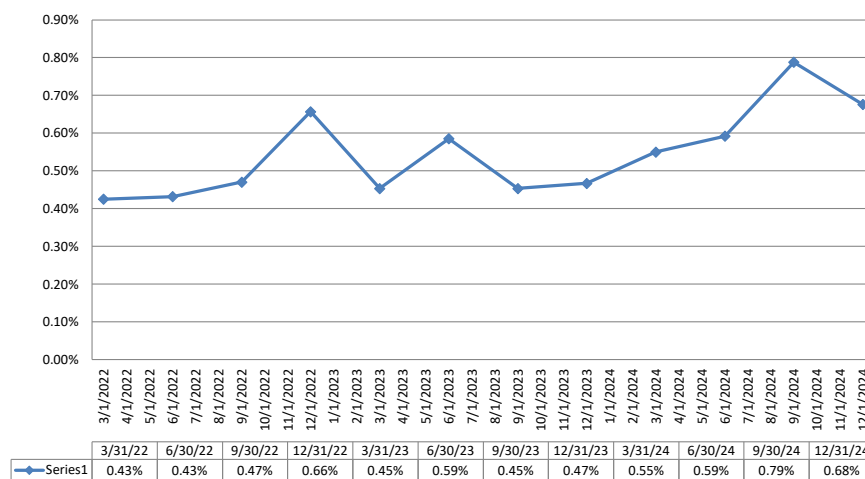
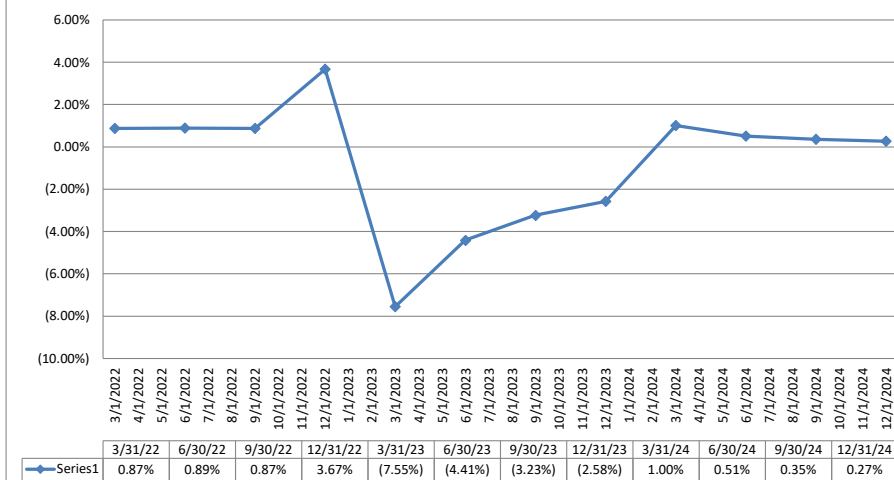
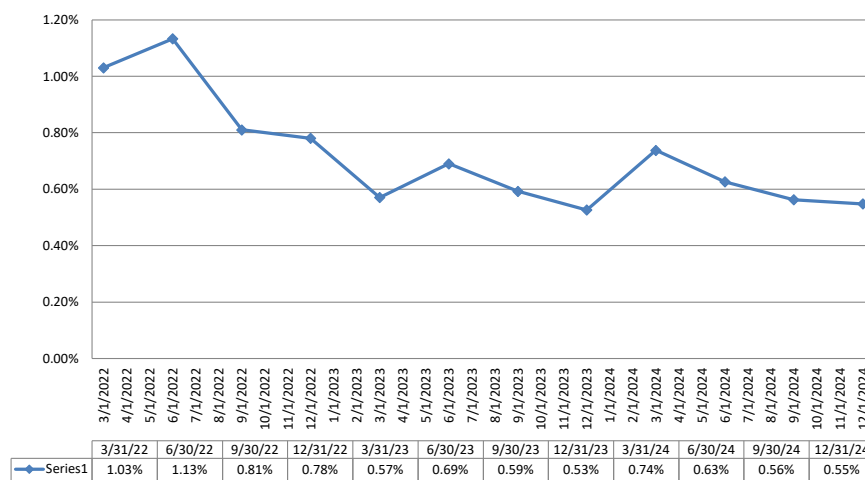
**Group B**     \$251 million–\$500 million

**Group C**     \$501 million–\$1 billion

**Group D**     Over \$1 billion

# Performance Analysis

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

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

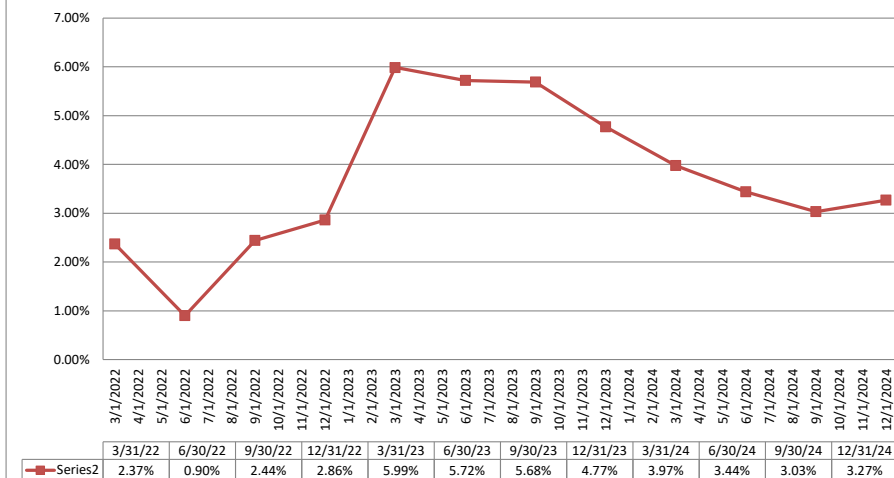
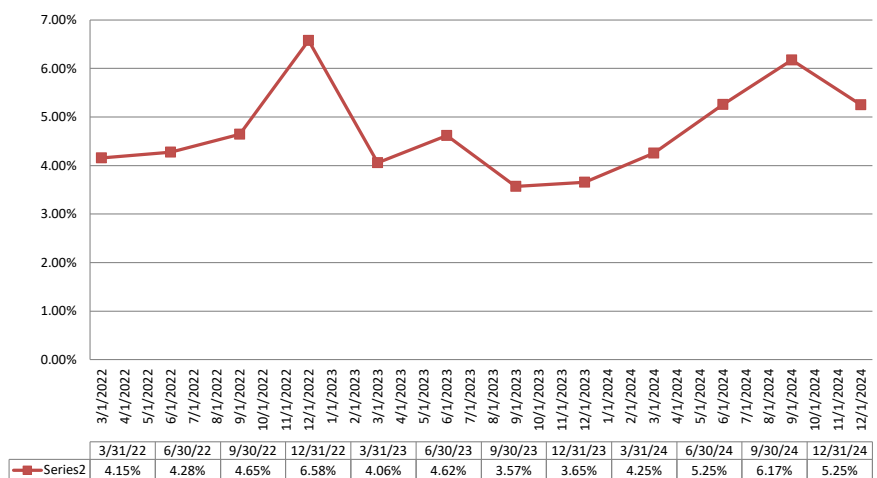
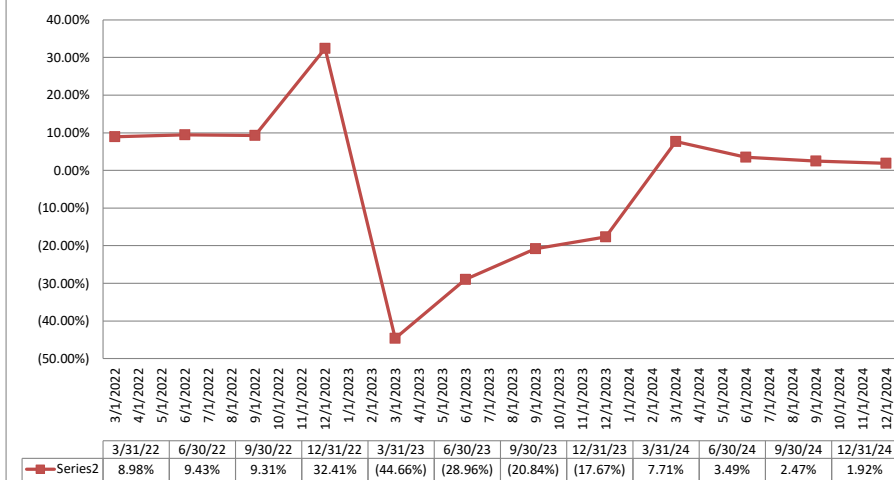
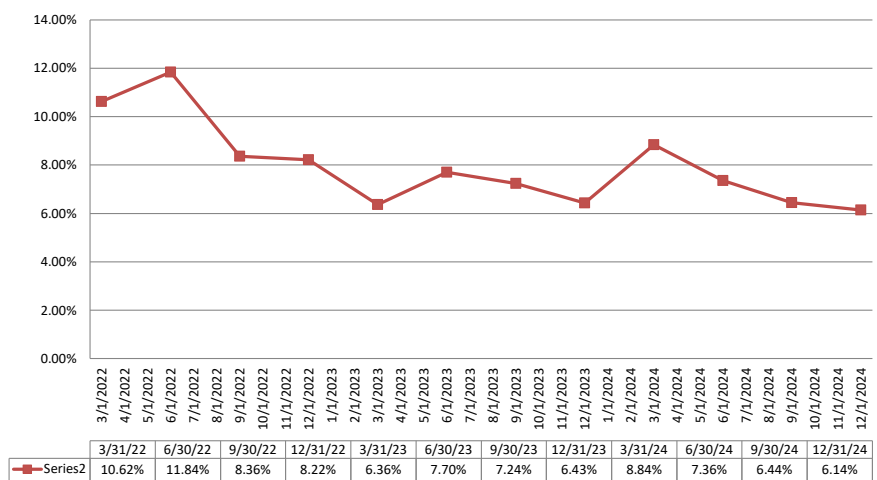
Source: SNL Financial

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: Return on Average Net Worth

**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.

## Performance Analysis

December 31, 2024

Run Date: February 11, 2025

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												
	Eaton Employees Federal Credit Union	\$249	\$0	0.00%	0.00%	133.33%	\$4	(\$1)	(0.36%)	(2.94%)	115.38%	\$6
	Akron Federal Credit Union	\$620	(\$6)	(3.96%)	(32.43%)	183.33%	\$64	(\$7)	(1.18%)	(9.09%)	121.43%	\$44
	Saint Michaels Federal Credit Union	\$977	\$11	4.55%	39.64%	(113.33%)	\$8	\$3	0.30%	2.61%	35.14%	\$12
	Olathe Federal Credit Union	\$1,098	\$4	1.47%	20.00%	60.00%	\$8	(\$2)	(0.19%)	(2.44%)	81.82%	\$14
	CO-NE Federal Credit Union	\$4,551	(\$11)	(0.96%)	(10.63%)	122.22%	\$52	(\$37)	(0.76%)	(8.69%)	117.65%	\$46
	Options Credit Union	\$4,834	\$0	0.00%	0.00%	106.85%	\$72	(\$10)	(0.20%)	(2.27%)	105.82%	\$68
	Fort Morgan Schools Federal Credit Union	\$5,323	(\$3)	(0.23%)	(1.45%)	103.85%	\$52	\$11	0.22%	1.33%	89.08%	\$51
	Moffat County Schools Federal Credit Union	\$6,324	\$5	0.32%	2.61%	90.91%	\$44	\$27	0.46%	3.56%	88.71%	\$45
	Valley Educators Credit Union	\$6,675	\$28	1.85%	8.82%	75.65%	\$61	\$62	1.08%	4.95%	73.98%	\$60
	Haxtun Community Federal Credit Union	\$6,867	(\$40)	(2.45%)	(43.24%)	117.72%	\$66	(\$92)	(1.44%)	(22.89%)	118.61%	\$67
	Saint Mary Credit Union	\$7,391	(\$10)	(0.54%)	(2.77%)	118.87%	\$64	(\$59)	(0.80%)	(4.04%)	128.57%	\$64
	Rio Blanco Schools Federal Credit Union	\$7,863	\$4	0.20%	1.11%	82.50%	\$47	\$60	0.77%	4.21%	78.06%	\$42
	One Thirteen Credit Union	\$8,486	\$9	0.43%	4.65%	85.61%	\$100	\$33	0.38%	4.33%	85.93%	\$100
	Star Tech Federal Credit Union	\$10,847	(\$30)	(1.10%)	(5.38%)	108.33%	\$235	\$127	1.19%	5.86%	73.08%	\$147
	Mountain River Credit Union	\$30,144	\$16	0.21%	2.68%	91.14%	\$75	\$35	0.11%	1.48%	89.42%	\$70
	School District #3 Federal Credit Union	\$34,415	\$96	1.12%	7.48%	68.00%	\$68	\$348	1.02%	6.97%	67.71%	\$72
	Guadalupe Parish Credit Union	\$39,907	\$117	1.18%	4.87%	63.83%	\$56	\$382	0.98%	4.04%	69.01%	\$58
	Pueblo Government Agencies Federal Credit Union	\$41,817	\$118	1.14%	9.84%	72.85%	\$55	\$431	1.03%	9.31%	74.26%	\$51
	Holyoke Community Federal Credit Union	\$43,618	\$65	0.61%	7.69%	83.55%	\$65	\$161	0.38%	4.87%	89.62%	\$70
	Fellowship Credit Union	\$50,475	\$5	0.04%	0.41%	83.85%	\$70	\$350	0.73%	7.46%	79.14%	\$70
	Electrical Federal Credit Union	\$50,740	\$162	1.28%	10.50%	70.29%	\$82	\$475	0.95%	7.94%	73.58%	\$74
	Westminster Federal Credit Union	\$52,419	(\$8)	(0.06%)	(0.64%)	101.10%	\$109	\$227	0.45%	4.61%	85.47%	\$99
	San Juan Mountains Credit Union	\$53,926	\$105	0.78%	7.39%	82.25%	\$112	\$507	0.96%	9.26%	78.01%	\$109
	Yuma County Federal Credit Union	\$55,092	\$79	0.57%	5.41%	82.35%	\$78	\$417	0.79%	7.33%	75.85%	\$69
	Clean Energy Federal Credit Union	\$66,881	(\$59)	(0.35%)	(7.00%)	91.63%	\$84	(\$771)	(1.26%)	(21.05%)	113.55%	\$91
	Peoples Credit Union	\$70,152	\$160	0.93%	5.01%	79.43%	\$82	\$202	0.30%	1.57%	76.19%	\$78
	Delta County Federal Credit Union	\$73,549	\$37	0.20%	2.30%	91.83%	\$62	\$166	0.22%	2.61%	90.58%	\$60
	Columbine Federal Credit Union	\$76,518	\$98	0.51%	4.19%	81.33%	\$89	\$450	0.57%	4.90%	81.26%	\$91
	Rio Grande Federal Credit Union	\$76,967	\$362	1.90%	9.36%	52.79%	\$76	\$1,497	1.99%	10.04%	51.21%	\$72
	Northern Colorado Credit Union	\$78,076	\$81	0.41%	4.34%	84.23%	\$69	\$59	0.07%	0.80%	92.27%	\$77
	Community Choice Credit Union	\$97,104	\$148	0.61%	3.90%	84.69%	\$108	\$840	0.85%	5.66%	79.82%	\$107
	Grand Junction Federal Credit Union	\$105,607	\$426	1.61%	9.52%	62.71%	\$73	\$946	0.93%	5.62%	78.99%	\$80
	Metrum Community Credit Union	\$106,077	\$216	0.82%	6.53%	70.05%	\$81	\$594	0.57%	4.58%	76.29%	\$82
	Weld Community Credit Union	\$107,922	\$340	1.28%	12.61%	74.24%	\$87	\$1,187	1.10%	11.48%	74.57%	\$86
	Credit Union of the Rockies	\$108,620	\$1	0.00%	0.04%	93.54%	\$87	\$194	0.17%	1.78%	93.80%	\$87
	Power Credit Union	\$116,644	\$391	1.35%	12.11%	76.29%	\$70	\$855	0.74%	6.80%	79.97%	\$67
	Horizons North Credit Union	\$120,731	\$144	0.49%	5.86%	87.22%	\$102	\$216	0.18%	2.21%	94.04%	\$97
	Pikes Peak Credit Union	\$124,745	\$330	1.06%	9.86%	59.56%	\$85	\$1,298	1.07%	10.09%	61.16%	\$81
	Aurora Federal Credit Union	\$124,915	\$274	0.87%	4.52%	76.66%	\$84	\$993	0.79%	4.19%	75.64%	\$88
	Fidelis Catholic Credit Union	\$142,917	\$232	0.65%	6.93%	76.74%	\$89	\$1,037	0.73%	7.99%	74.38%	\$87
	The District Federal Credit Union	\$143,378	(\$173)	(0.48%)	(7.84%)	109.61%	\$93	(\$475)	(0.32%)	(5.51%)	104.53%	\$86
	Arapahoe Credit Union	\$154,420	\$262	0.68%	10.14%	72.50%	\$94	\$128	0.08%	1.24%	80.21%	\$91
	NuVista Federal Credit Union	\$155,110	\$1,567	4.05%	31.74%	50.79%	\$80	\$4,995	3.37%	28.05%	48.73%	\$80
	Foothills Credit Union	\$161,345	\$44	0.11%	1.45%	92.62%	\$86	\$251	0.16%	2.08%	87.75%	\$84
	Space Age Credit Union	\$162,410	\$23	0.06%	0.70%	93.18%	\$109	\$78	0.05%	0.60%	93.72%	\$107
	Coloramo Federal Credit Union	\$181,613	\$368	0.82%	8.73%	71.01%	\$68	\$1,139	0.64%	6.95%	77.15%	\$76
	Denver Fire Department Federal Credit Union	\$205,664	\$198	0.38%	3.45%	84.93%	\$123	\$1,720	0.84%	7.86%	72.39%	\$114
	SunWest Educational Credit Union	\$215,497	\$465	0.87%	8.60%	67.33%	\$94	\$1,981	0.93%	9.73%	68.88%	\$90
	Fitzsimons Federal Credit Union	\$216,666	\$475	0.88%	6.46%	82.47%	\$105	\$1,386	0.63%	4.82%	82.75%	\$98

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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)												
	Sterling Federal Credit Union	\$228,412	\$436	0.78%	4.70%	67.32%	\$77	\$2,459	1.11%	6.80%	59.56%	\$75
	Minnequa Works Credit Union	\$246,430	\$495	0.80%	8.15%	75.27%	\$73	\$1,583	0.64%	6.90%	80.00%	\$75
	Average of Asset Group A	\$82,216	\$158	0.54%	3.98%	82.06%	\$78	\$558	0.47%	3.27%	83.23%	\$75
Asset Group B - \$251 to \$500 million in total assets												
	Red Rocks Credit Union	\$329,974	\$122	0.15%	1.66%	90.98%	\$136	\$496	0.15%	1.71%	86.40%	\$136
	Rocky Mountain Law Enforcement Federal Credit Union	\$338,181	\$651	0.78%	4.43%	75.10%	\$122	\$5,440	1.64%	9.64%	65.01%	\$128
	On Tap Credit Union	\$384,778	\$102	0.10%	1.22%	84.90%	\$98	\$676	0.17%	2.07%	86.17%	\$109
	Colorado Credit Union	\$397,949	\$326	0.33%	3.15%	86.15%	\$106	\$2,220	0.58%	5.56%	83.82%	\$104
	Denver Community Credit Union	\$412,453	\$342	0.33%	2.71%	87.73%	\$94	\$3,510	0.84%	7.27%	80.50%	\$92
	Average of Asset Group B	\$372,667	\$309	0.34%	2.63%	84.97%	\$111	\$2,468	0.68%	5.25%	80.38%	\$114
Asset Group C - \$501 million to \$1 billion in total assets												
	Partner Colorado Credit Union	\$623,161	(\$353)	(0.23%)	(1.89%)	98.83%	\$113	\$1,638	0.27%	2.20%	79.53%	\$112
	Climb Credit Union	\$658,968	\$118	0.07%	0.64%	76.51%	\$118	\$5,074	0.76%	7.04%	71.73%	\$112
	Air Academy Federal Credit Union	\$818,173	\$435	0.21%	3.08%	81.31%	\$101	(\$1,913)	(0.22%)	(3.48%)	86.42%	\$103
	Average of Asset Group C	\$700,101	\$67	0.02%	0.61%	85.55%	\$111	\$1,600	0.27%	1.92%	79.23%	\$109
Asset Group D - Over \$1 billion in total assets												
	Credit Union of Denver	\$1,167,473	\$208	0.07%	0.78%	75.93%	\$103	\$1,457	0.11%	1.44%	80.82%	\$99
	Premier Members Credit Union	\$1,812,059	\$972	0.22%	2.74%	78.91%	\$97	\$4,047	0.23%	2.93%	81.21%	\$100
	Westerra Credit Union	\$2,129,889	\$1,532	0.29%	3.46%	82.05%	\$116	\$5,530	0.26%	3.27%	83.82%	\$113
	Credit Union of Colorado, A Federal Credit Union	\$2,504,887	\$3,940	0.59%	6.52%	71.59%	\$116	\$25,167	0.89%	10.83%	65.61%	\$109
	Elevations Credit Union	\$3,382,293	\$8,910	1.06%	10.22%	75.89%	\$139	\$34,877	1.03%	10.50%	78.40%	\$140
	Canvas Credit Union	\$4,585,707	\$7,506	0.66%	6.94%	62.82%	\$118	\$23,771	0.53%	5.61%	63.79%	\$122
	Bellco Credit Union	\$8,591,833	\$9,020	0.42%	4.79%	61.64%	\$128	\$52,354	0.63%	7.16%	59.06%	\$122
	Ent Credit Union	\$9,839,179	\$16,552	0.67%	6.81%	70.85%	\$123	\$69,285	0.70%	7.35%	69.98%	\$121
	Average of Asset Group D	4,251,665.00	6,080.00	0.50%	5.28%	72.46%	117.50	27,061.00	0.55%	6.14%	72.84%	115.75

Source: SNL Financial

Note: Report includes only bank-level data.

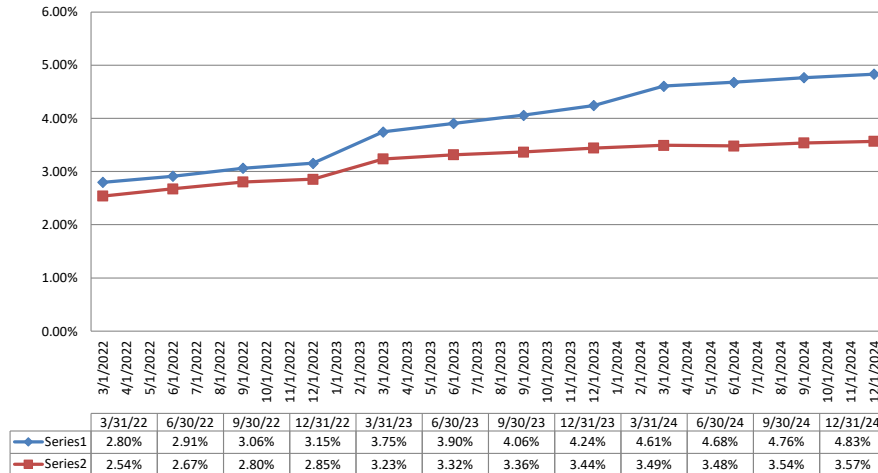
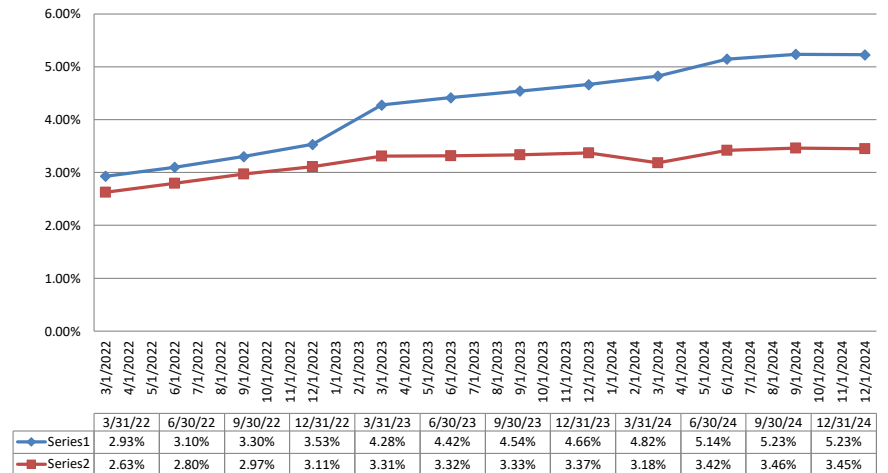
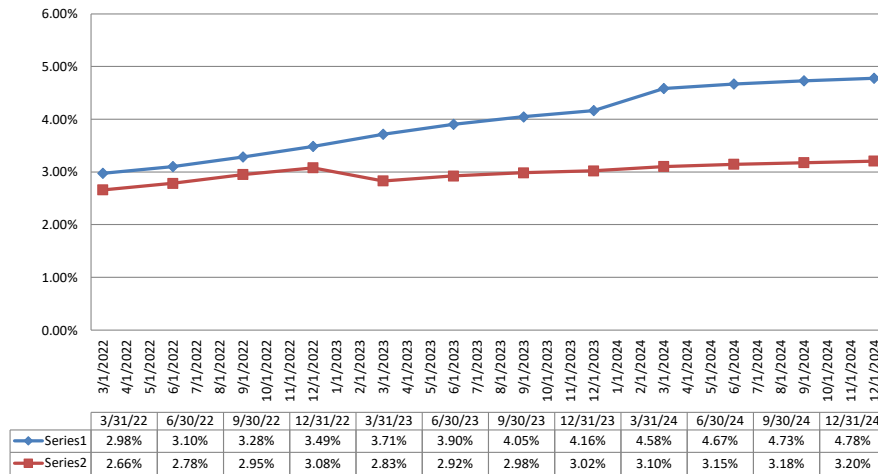
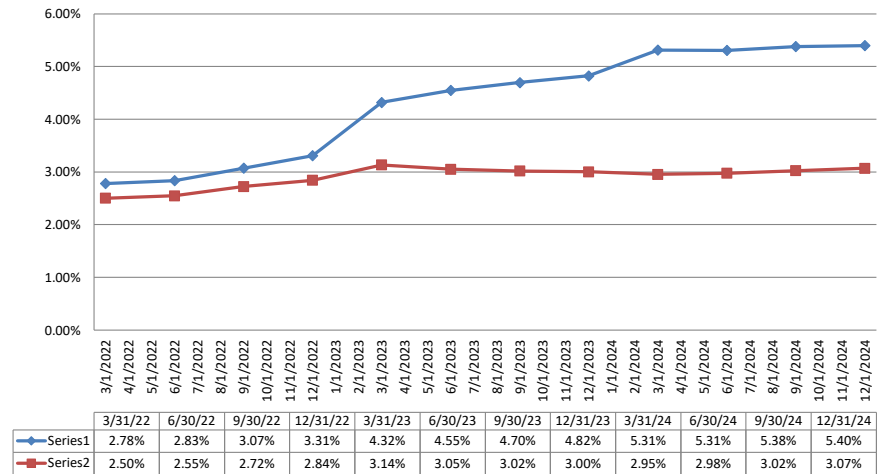
NA = data was not available.

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# Balance Sheet & Net Interest Margin



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

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

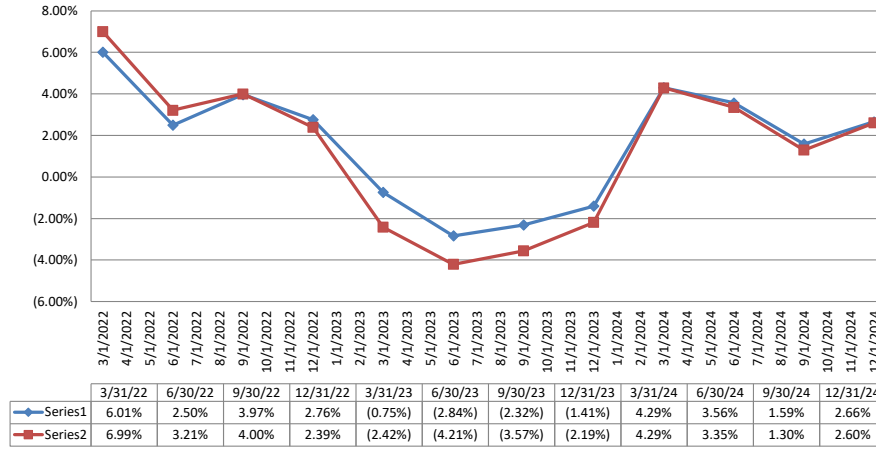
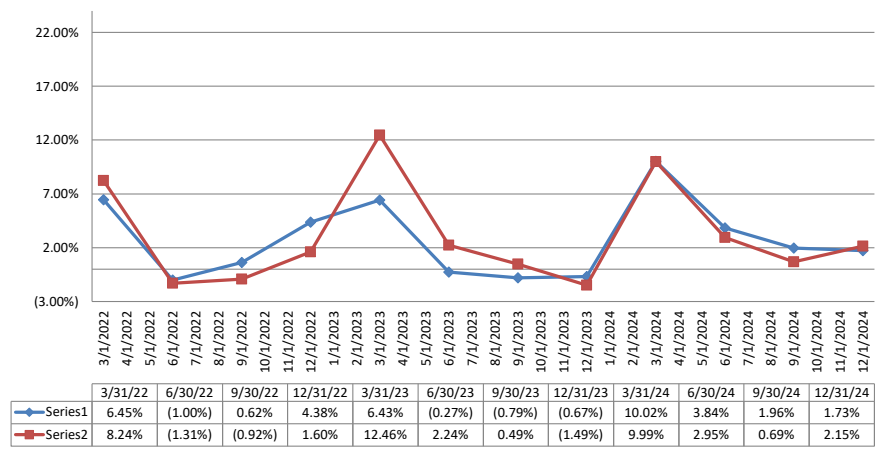
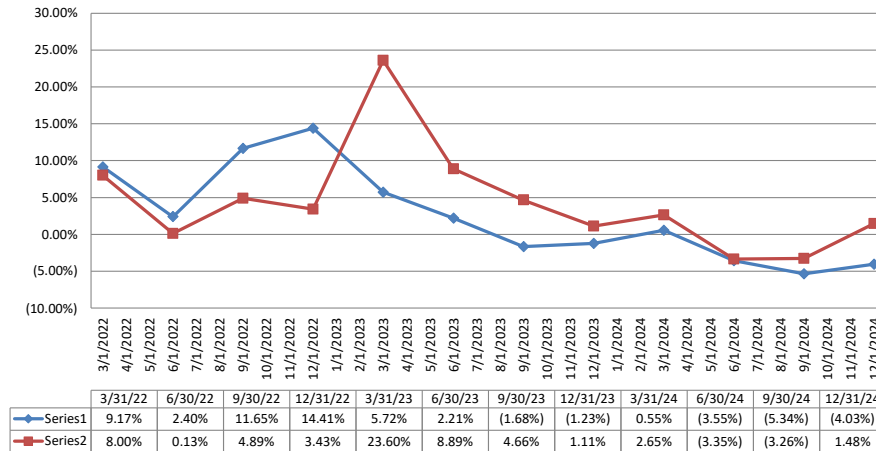
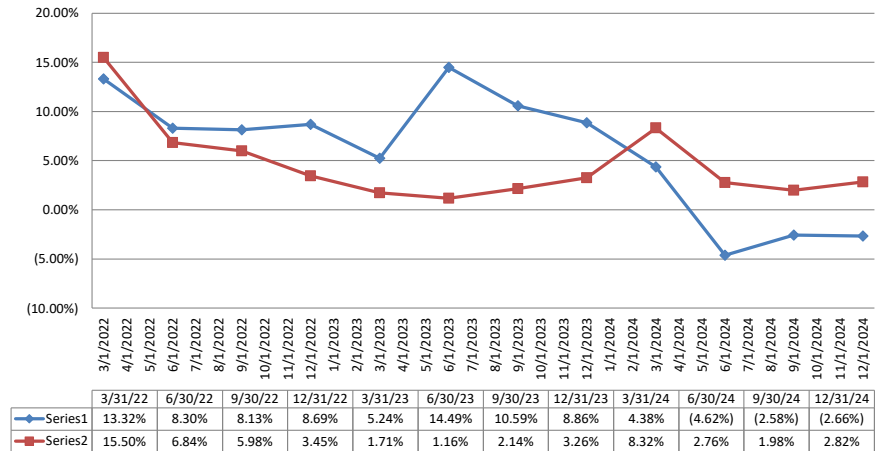
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## Summary Trends of Historical Asset Group Averages: Asset Growth Rate &amp; Market Growth Rate

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

Source: SNL Financial

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## Balance Sheet &amp; Net Interest Margin

December 31, 2024

Run Date: February 11, 2025

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Eaton Employees Federal Credit Union	\$249	\$90	\$215	41.86%	\$249	4.71%	0.00%	4.71%	(11.07%)	(11.89%)
	Akron Federal Credit Union	\$620	\$458	\$547	83.73%	\$1,240	4.40%	0.17%	4.23%	4.55%	6.63%
	Saint Michaels Federal Credit Union	\$977	\$475	\$861	55.17%	\$1,954	4.47%	0.91%	3.55%	0.31%	(0.12%)
	Olathe Federal Credit Union	\$1,098	\$1,001	\$1,015	98.62%	\$1,098	7.50%	4.55%	2.94%	16.31%	18.16%
	CO-NE Federal Credit Union	\$4,551	\$2,797	\$4,136	67.63%	\$2,276	4.17%	0.82%	3.35%	(14.42%)	(14.97%)
	Options Credit Union	\$4,834	\$4,175	\$4,376	95.41%	\$2,417	5.89%	1.29%	4.60%	(11.80%)	(12.48%)
	Fort Morgan Schools Federal Credit Union	\$5,323	\$3,870	\$4,491	86.17%	\$5,323	5.03%	2.65%	2.38%	18.68%	22.54%
	Moffat County Schools Federal Credit Union	\$6,324	\$2,376	\$5,537	42.91%	\$3,162	4.84%	1.72%	3.12%	12.31%	13.51%
	Valley Educators Credit Union	\$6,675	\$4,574	\$5,387	84.91%	\$2,225	7.19%	0.23%	6.96%	15.66%	18.50%
	Haxtun Community Federal Credit Union	\$6,867	\$5,203	\$6,498	80.07%	\$2,747	5.61%	1.28%	4.33%	2.97%	4.76%
	Saint Mary Credit Union	\$7,391	\$3,369	\$5,948	56.64%	\$2,464	3.49%	0.81%	2.68%	(1.30%)	(0.65%)
	Rio Blanco Schools Federal Credit Union	\$7,863	\$3,955	\$6,372	62.07%	\$2,621	5.06%	1.10%	3.96%	3.73%	5.55%
	One Thirteen Credit Union	\$8,486	\$6,024	\$7,688	78.36%	\$4,243	5.50%	0.71%	4.79%	0.93%	0.72%
	Star Tech Federal Credit Union	\$10,847	\$7,057	\$8,556	82.48%	\$7,231	6.90%	1.50%	5.40%	2.50%	1.06%
	Mountain River Credit Union	\$30,144	\$15,366	\$27,692	55.49%	\$3,349	4.01%	0.75%	3.26%	(8.85%)	(9.68%)
	School District #3 Federal Credit Union	\$34,415	\$18,095	\$29,143	62.09%	\$5,295	4.07%	0.88%	3.19%	3.56%	3.09%
	Guadalupe Parish Credit Union	\$39,907	\$25,403	\$30,070	84.48%	\$4,988	3.68%	1.03%	2.65%	4.60%	5.40%
	Pueblo Government Agencies Federal Credit Union	\$41,817	\$10,281	\$36,800	27.94%	\$3,485	3.44%	0.21%	3.23%	(2.47%)	(3.26%)
	Holyoke Community Federal Credit Union	\$43,618	\$28,923	\$39,974	72.35%	\$3,965	5.27%	2.03%	3.24%	2.94%	2.72%
	Fellowship Credit Union	\$50,475	\$44,249	\$44,849	98.66%	\$2,969	5.40%	0.83%	4.56%	15.48%	14.17%
	Electrical Federal Credit Union	\$50,740	\$24,706	\$44,311	55.76%	\$7,249	4.24%	0.93%	3.31%	2.66%	2.24%
	Westminster Federal Credit Union	\$52,419	\$27,252	\$47,309	57.60%	\$7,488	4.23%	1.20%	3.03%	8.50%	9.16%
	San Juan Mountains Credit Union	\$53,926	\$35,511	\$47,955	74.05%	\$5,992	4.82%	0.97%	3.85%	4.45%	3.56%
	Yuma County Federal Credit Union	\$55,092	\$22,146	\$48,953	45.24%	\$5,509	4.05%	1.19%	2.86%	11.38%	12.03%
	Clean Energy Federal Credit Union	\$66,881	\$52,108	\$49,740	104.76%	\$2,193	8.87%	2.50%	6.37%	24.84%	14.44%
	Peoples Credit Union	\$70,152	\$56,678	\$56,875	99.65%	\$4,009	6.37%	2.14%	4.23%	5.58%	6.29%
	Delta County Federal Credit Union	\$73,549	\$22,605	\$66,972	33.75%	\$4,903	2.39%	0.71%	1.68%	(7.82%)	(8.75%)
	Columbine Federal Credit Union	\$76,518	\$47,346	\$66,745	70.94%	\$4,937	5.17%	0.95%	4.21%	(5.42%)	(6.48%)
	Rio Grande Federal Credit Union	\$76,967	\$31,196	\$61,065	51.09%	\$7,697	4.12%	0.71%	3.42%	2.71%	0.82%
	Northern Colorado Credit Union	\$78,076	\$42,135	\$70,422	59.83%	\$6,246	4.16%	2.01%	2.15%	(0.40%)	(0.62%)
	Community Choice Credit Union	\$97,104	\$46,695	\$78,220	59.70%	\$5,712	4.43%	1.18%	3.26%	(1.81%)	(2.92%)
	Grand Junction Federal Credit Union	\$105,607	\$56,529	\$87,313	64.74%	\$6,212	4.68%	1.11%	3.56%	17.69%	17.64%
	Metrum Community Credit Union	\$106,077	\$73,753	\$91,750	80.38%	\$5,734	5.16%	1.94%	3.21%	0.99%	0.73%
	Weld Community Credit Union	\$107,922	\$66,580	\$96,417	69.05%	\$4,692	4.63%	0.48%	4.14%	(0.27%)	(1.15%)
	Credit Union of the Rockies	\$108,620	\$77,356	\$96,495	80.17%	\$3,292	4.45%	0.81%	3.65%	(5.13%)	(5.80%)
	Power Credit Union	\$116,644	\$61,327	\$102,571	59.79%	\$3,153	5.09%	1.22%	3.87%	1.33%	1.59%
	Horizons North Credit Union	\$120,731	\$91,099	\$111,046	82.04%	\$6,191	4.61%	1.30%	3.32%	3.03%	6.18%
	Pikes Peak Credit Union	\$124,745	\$80,622	\$110,962	72.66%	\$6,085	5.11%	1.69%	3.42%	6.77%	6.35%
	Aurora Federal Credit Union	\$124,915	\$67,773	\$100,110	67.70%	\$6,246	4.98%	1.07%	3.91%	1.45%	0.40%
	Fidelis Catholic Credit Union	\$142,917	\$92,701	\$128,818	71.96%	\$6,352	4.38%	1.57%	2.81%	1.04%	0.79%
	The District Federal Credit Union	\$143,378	\$90,551	\$134,579	67.28%	\$5,974	3.98%	1.83%	2.15%	(4.94%)	1.35%
	Arapahoe Credit Union	\$154,420	\$106,344	\$143,177	74.27%	\$4,542	5.40%	1.37%	4.04%	(5.93%)	(6.50%)
	NuVista Federal Credit Union	\$155,110	\$58,997	\$134,032	44.02%	\$5,540	4.33%	1.06%	3.26%	9.52%	10.19%
	Foothills Credit Union	\$161,345	\$112,456	\$147,456	76.26%	\$5,042	4.91%	1.44%	3.46%	5.29%	5.33%
	Space Age Credit Union	\$162,410	\$108,270	\$147,934	73.19%	\$5,156	4.80%	1.00%	3.80%	(2.95%)	(3.03%)
	Coloramo Federal Credit Union	\$181,613	\$135,614	\$161,759	83.84%	\$4,430	4.99%	1.62%	3.36%	4.11%	2.90%
	Denver Fire Department Federal Credit Union	\$205,664	\$101,831	\$178,737	56.97%	\$12,464	3.96%	1.36%	2.60%	0.69%	2.56%
	SunWest Educational Credit Union	\$215,497	\$150,560	\$192,445	78.24%	\$6,338	4.82%	1.33%	3.49%	3.33%	2.49%
	Fitzsimons Federal Credit Union	\$216,666	\$161,760	\$175,211	92.32%	\$4,762	4.82%	1.13%	3.69%	(3.58%)	(5.52%)

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, 2024

Run Date: February 11, 2025

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)											
	Sterling Federal Credit Union	\$228,412	\$82,851	\$189,907	43.63%	\$8,785	3.91%	1.67%	2.24%	4.42%	4.49%
	Minnequa Works Credit Union	\$246,430	\$94,123	\$220,787	42.63%	\$6,239	3.91%	1.44%	2.47%	(0.74%)	(1.69%)
	Average of Asset Group A	\$82,216	\$48,377	\$71,769	68.83%	\$4,754	4.83%	1.26%	3.57%	2.66%	2.60%
Asset Group B - \$251 to \$500 million in total assets											
	Red Rocks Credit Union	\$329,974	\$267,765	\$276,291	96.91%	\$7,415	5.95%	2.01%	3.95%	0.87%	(1.46%)
	Rocky Mountain Law Enforcement Federal Credit Union	\$338,181	\$233,383	\$275,241	84.79%	\$8,455	5.41%	1.76%	3.65%	5.07%	3.67%
	On Tap Credit Union	\$384,778	\$309,202	\$334,873	92.33%	\$5,874	5.02%	1.84%	3.18%	(2.49%)	4.13%
	Colorado Credit Union	\$397,949	\$298,575	\$349,348	85.47%	\$5,566	5.49%	1.94%	3.55%	6.33%	6.72%
	Denver Community Credit Union	\$412,453	\$268,379	\$355,009	75.60%	\$4,483	4.26%	1.34%	2.92%	(1.12%)	(2.33%)
	Average of Asset Group B	\$372,667	\$275,461	\$318,152	87.02%	\$6,359	5.23%	1.78%	3.45%	1.73%	2.15%
Asset Group C - \$501 million to \$1 billion in total assets											
	Partner Colorado Credit Union	\$623,161	\$402,024	\$517,934	77.62%	\$6,525	3.43%	1.31%	2.13%	(1.66%)	(0.80%)
	Climb Credit Union	\$658,968	\$574,659	\$563,919	101.90%	\$5,050	6.26%	1.94%	4.31%	(0.89%)	5.00%
	Air Academy Federal Credit Union	\$818,173	\$660,163	\$733,816	89.96%	\$5,950	4.64%	1.48%	3.17%	(9.54%)	0.24%
	Average of Asset Group C	\$700,101	\$545,615	\$605,223	89.83%	5,842	4.78%	1.58%	3.20%	(4.03%)	1.48%
Asset Group D - Over \$1 billion in total assets											
	Credit Union of Denver	\$1,167,473	\$762,372	\$1,060,053	71.92%	\$6,970	4.85%	2.45%	2.40%	(19.52%)	2.02%
	Premier Members Credit Union	\$1,812,059	\$1,316,589	\$1,472,042	89.44%	\$6,472	4.72%	2.02%	2.70%	3.38%	3.91%
	Westerra Credit Union	\$2,129,889	\$1,472,844	\$1,668,544	88.27%	\$7,566	5.74%	2.80%	2.93%	(2.02%)	(1.20%)
	Credit Union of Colorado, A Federal Credit Union	\$2,504,887	\$1,683,637	\$2,234,880	75.33%	\$6,247	6.20%	2.95%	3.24%	(11.70%)	6.01%
	Elevations Credit Union	\$3,382,293	\$2,670,792	\$2,582,732	103.41%	\$6,122	5.01%	1.49%	3.52%	(0.85%)	0.85%
	Canvas Credit Union	\$4,585,707	\$4,143,824	\$4,084,540	101.45%	\$6,382	6.57%	2.54%	4.03%	4.93%	4.84%
	Bellco Credit Union	\$8,591,833	\$7,005,179	\$6,956,614	100.70%	\$22,492	5.18%	2.79%	2.39%	4.03%	2.17%
	Ent Credit Union	\$9,839,179	\$8,465,419	\$8,561,985	98.87%	\$6,684	4.93%	1.60%	3.34%	0.47%	3.97%
	Average of Asset Group D	\$4,251,665	\$3,440,082	\$3,577,674	91.17%	\$8,617	5.40%	2.33%	3.07%	(2.66%)	2.82%

Source: SNL Financial

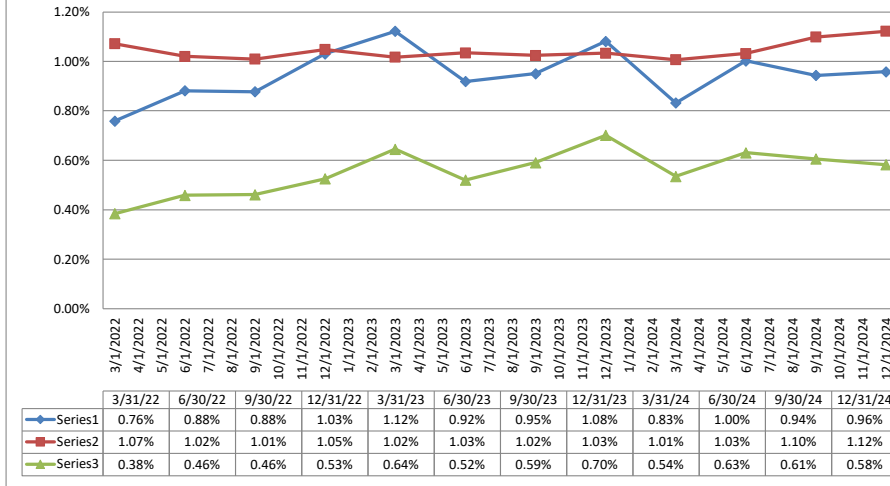
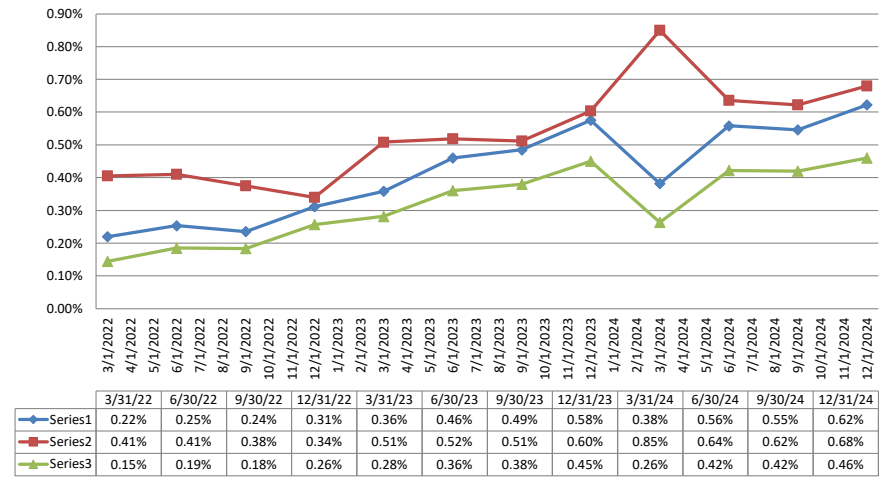
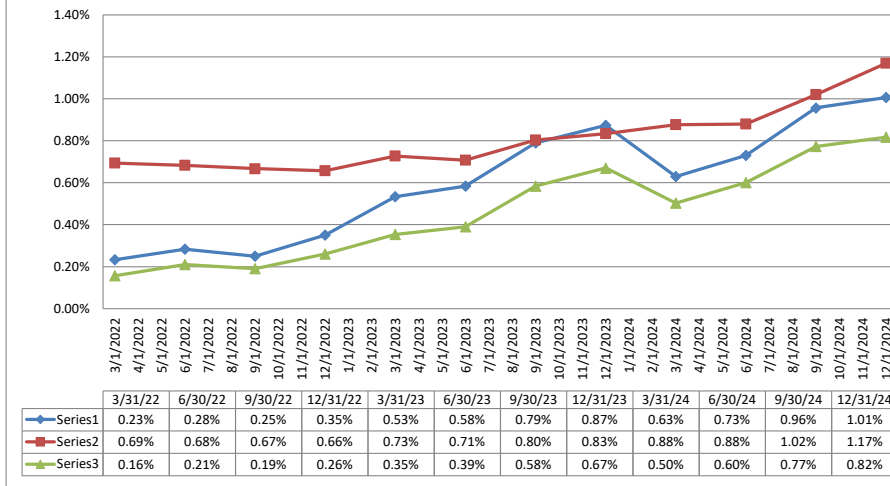
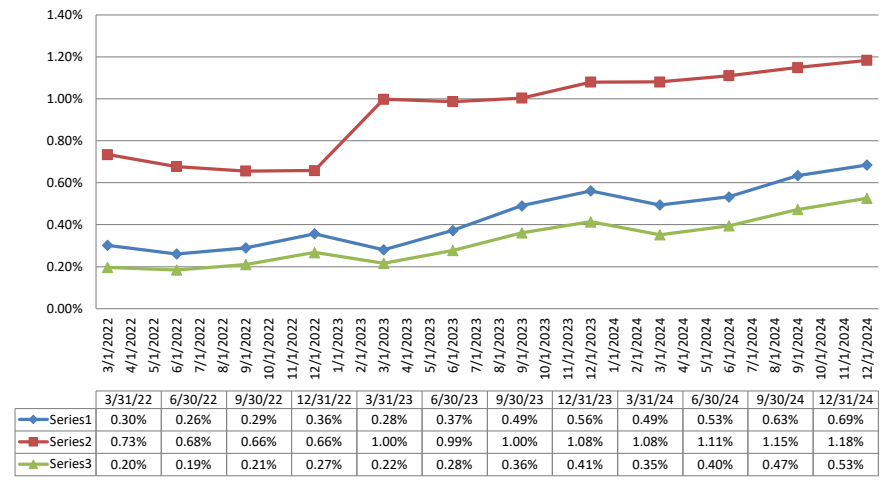
Note: Report includes only bank-level data.

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# Asset Quality

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Asset Quality

December 31, 2024

Run Date: February 11, 2025

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 (%)

## Asset Group A - \$50 to \$250 million in total assets

Eaton Employees Federal Credit Union	\$249	\$1	1.11%	10.00%	900.00%	2.38%	0.40%
Akron Federal Credit Union	\$620	\$4	0.87%	1.09%	125.00%	5.26%	0.65%
Saint Michaels Federal Credit Union	\$977	\$4	0.84%	2.95%	350.00%	3.08%	0.41%
Olathe Federal Credit Union	\$1,098	\$0	0.00%	1.00%	NA	0.00%	0.00%
CO-NE Federal Credit Union	\$4,551	\$0	0.00%	0.93%	NA	2.30%	0.00%
Options Credit Union	\$4,834	\$0	0.00%	0.36%	NA	0.00%	0.00%
Fort Morgan Schools Federal Credit Union	\$5,323	\$16	0.41%	0.65%	156.25%	1.88%	0.30%
Moffat County Schools Federal Credit Union	\$6,324	\$50	2.10%	0.63%	30.00%	6.39%	0.79%
Valley Educators Credit Union	\$6,675	\$230	5.03%	2.14%	42.61%	16.64%	3.45%
Haxtun Community Federal Credit Union	\$6,867	\$149	2.86%	0.85%	29.53%	37.82%	2.17%
Saint Mary Credit Union	\$7,391	\$142	4.21%	4.01%	95.07%	9.03%	1.92%
Rio Blanco Schools Federal Credit Union	\$7,863	\$16	0.40%	1.42%	350.00%	1.07%	0.20%
One Thirteen Credit Union	\$8,486	\$53	0.88%	1.81%	205.66%	5.98%	0.62%
Star Tech Federal Credit Union	\$10,847	\$5	0.07%	0.50%	700.00%	0.22%	0.05%
Mountain River Credit Union	\$30,144	\$189	1.23%	0.63%	51.32%	7.58%	0.63%
School District #3 Federal Credit Union	\$34,415	\$0	0.00%	0.32%	NA	0.00%	0.00%
Guadalupe Parish Credit Union	\$39,907	\$28	0.11%	0.31%	285.71%	0.29%	0.07%
Pueblo Government Agencies Federal Credit Union	\$41,817	\$1	0.01%	0.52%	NM	0.02%	0.00%
Holyoke Community Federal Credit Union	\$43,618	\$440	1.52%	0.58%	37.95%	12.29%	1.01%
Fellowship Credit Union	\$50,475	\$298	0.67%	0.49%	72.48%	6.26%	0.59%
Electrical Federal Credit Union	\$50,740	\$248	1.00%	0.32%	32.26%	3.92%	0.49%
Westminster Federal Credit Union	\$52,419	\$133	0.49%	0.45%	91.73%	2.60%	0.25%
San Juan Mountains Credit Union	\$53,926	\$287	0.81%	0.91%	112.89%	4.74%	0.53%
Yuma County Federal Credit Union	\$55,092	\$6	0.03%	0.14%	500.00%	0.10%	0.01%
Clean Energy Federal Credit Union	\$66,881	\$354	0.68%	0.66%	96.89%	9.61%	0.53%
Peoples Credit Union	\$70,152	\$25	0.04%	1.15%	NM	0.19%	0.04%
Delta County Federal Credit Union	\$73,549	\$230	1.02%	0.35%	34.35%	3.53%	0.31%
Columbine Federal Credit Union	\$76,518	\$830	1.75%	1.14%	64.82%	8.37%	1.08%
Rio Grande Federal Credit Union	\$76,967	\$0	0.00%	0.38%	NA	0.00%	0.00%
Northern Colorado Credit Union	\$78,076	\$84	0.20%	0.61%	303.57%	1.08%	0.11%
Community Choice Credit Union	\$97,104	\$816	1.75%	3.50%	200.00%	4.95%	0.84%
Grand Junction Federal Credit Union	\$105,607	\$905	1.60%	1.00%	62.76%	4.84%	0.86%
Metrum Community Credit Union	\$106,077	\$249	0.34%	0.42%	125.30%	2.18%	0.23%
Weld Community Credit Union	\$107,922	\$95	0.14%	0.65%	452.63%	0.83%	0.09%
Credit Union of the Rockies	\$108,620	\$427	0.55%	0.88%	159.48%	3.64%	0.39%
Power Credit Union	\$116,644	\$814	1.33%	1.37%	103.32%	6.15%	0.70%
Horizons North Credit Union	\$120,731	\$5	0.01%	0.14%	NM	0.05%	0.00%
Pikes Peak Credit Union	\$124,745	\$881	1.09%	0.85%	77.75%	6.80%	0.71%
Aurora Federal Credit Union	\$124,915	\$989	1.46%	1.07%	73.31%	6.56%	0.79%
Fidelis Catholic Credit Union	\$142,917	\$853	0.92%	0.27%	29.19%	6.20%	0.60%
The District Federal Credit Union	\$143,378	\$1,029	1.14%	0.28%	24.98%	11.81%	0.72%
Arapahoe Credit Union	\$154,420	\$2,131	2.00%	2.03%	101.41%	19.39%	1.38%
NuVista Federal Credit Union	\$155,110	\$2	0.00%	0.37%	NM	0.01%	0.00%
Foothills Credit Union	\$161,345	\$1,186	1.05%	0.82%	77.66%	11.16%	0.74%
Space Age Credit Union	\$162,410	\$1,497	1.38%	1.04%	75.22%	16.56%	0.92%
Colorado Federal Credit Union	\$181,613	\$4,026	2.97%	0.56%	18.70%	22.69%	2.22%
Denver Fire Department Federal Credit Union	\$205,664	\$132	0.13%	0.47%	359.85%	0.57%	0.06%
SunWest Educational Credit Union	\$215,497	\$1,773	1.18%	1.49%	126.79%	7.40%	0.82%
Fitzsimons Federal Credit Union	\$216,666	\$1,934	1.20%	1.03%	86.09%	7.68%	0.89%

Source: SNL Financial

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**Asset Quality**
**December 31, 2024**
**Run Date: February 11, 2025**

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)								
	Sterling Federal Credit Union	\$228,412	\$54	0.07%	0.13%	194.44%	0.14%	0.02%
	Minnequa Works Credit Union	\$246,430	\$198	0.21%	1.56%	741.41%	0.78%	0.08%
	Average of Asset Group A	\$82,216	\$467	0.96%	1.12%	184.72%	5.75%	0.58%
Asset Group B - \$251 to \$500 million in total assets								
	Red Rocks Credit Union	\$329,974	\$2,005	0.75%	0.94%	125.04%	6.81%	0.61%
	Rocky Mountain Law Enforcement Federal Credit Union	\$338,181	\$2,044	0.88%	0.40%	45.40%	3.41%	0.60%
	On Tap Credit Union	\$384,778	\$1,659	0.54%	0.71%	131.71%	4.86%	0.43%
	Colorado Credit Union	\$397,949	\$1,354	0.45%	0.42%	93.65%	3.23%	0.34%
	Denver Community Credit Union	\$412,453	\$1,303	0.49%	0.93%	191.79%	2.99%	0.32%
	Average of Asset Group B	\$372,667	\$1,673	0.62%	0.68%	117.52%	4.26%	0.46%
Asset Group C - \$501 million to \$1 billion in total assets								
	Partner Colorado Credit Union	\$623,161	\$2,786	0.69%	1.13%	163.35%	3.76%	0.45%
	Climb Credit Union	\$658,968	\$10,311	1.79%	1.18%	65.87%	14.43%	1.56%
	Air Academy Federal Credit Union	\$818,173	\$3,570	0.54%	1.20%	221.29%	6.85%	0.44%
	Average of Asset Group C	\$700,101	\$5,556	1.01%	1.17%	150.17%	8.35%	0.82%
Asset Group D - Over \$1 billion in total assets								
	Credit Union of Denver	\$1,167,473	\$6,967	0.91%	1.30%	141.71%	6.21%	0.60%
	Premier Members Credit Union	\$1,812,059	\$4,614	0.35%	0.76%	217.56%	3.53%	0.25%
	Westerra Credit Union	\$2,129,889	\$6,119	0.42%	0.53%	127.54%	3.39%	0.29%
	Credit Union of Colorado, A Federal Credit Union	\$2,504,887	\$17,917	1.06%	1.11%	104.17%	7.58%	0.72%
	Elevations Credit Union	\$3,382,293	\$9,068	0.34%	0.70%	204.84%	2.46%	0.27%
	Canvas Credit Union	\$4,585,707	\$48,550	1.17%	1.77%	150.80%	10.21%	1.06%
	Bellco Credit Union	\$8,591,833	\$44,198	0.63%	2.29%	363.18%	4.90%	0.51%
	Ent Credit Union	\$9,839,179	\$50,625	0.60%	1.00%	167.48%	5.33%	0.51%
	Average of Asset Group D	\$4,251,665	\$23,507	0.69%	1.18%	184.66%	5.45%	0.53%

Source: SNL Financial

Note: Report includes only bank-level data.

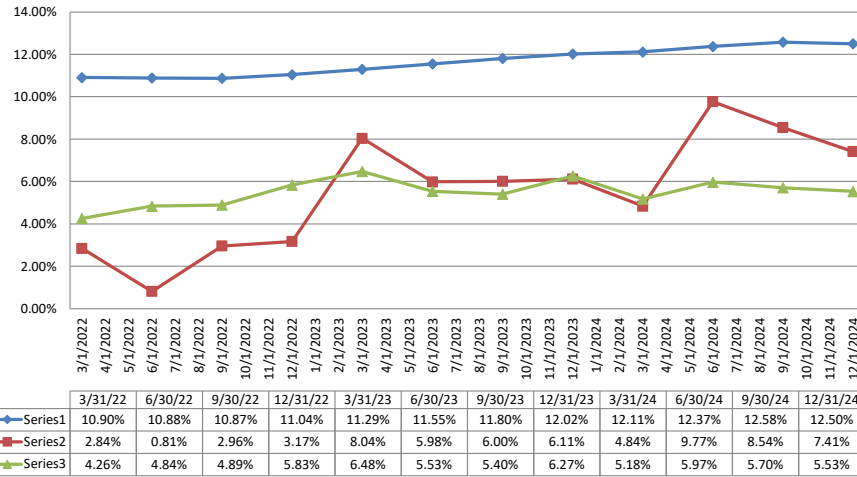
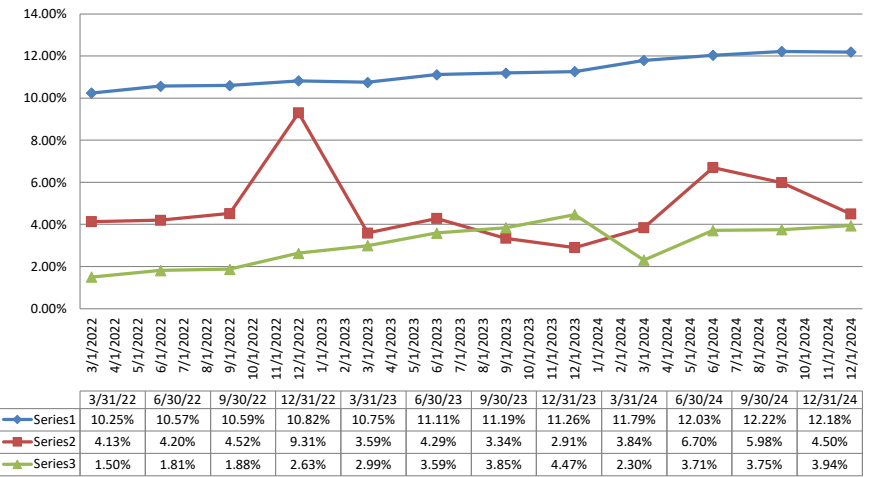
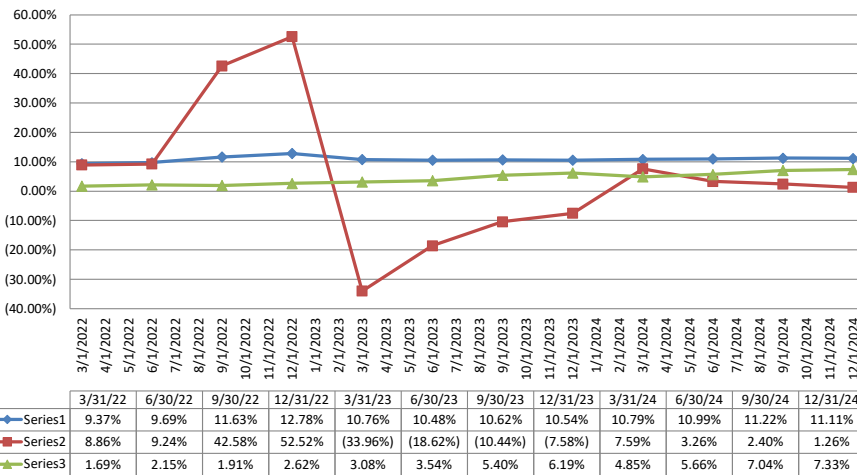
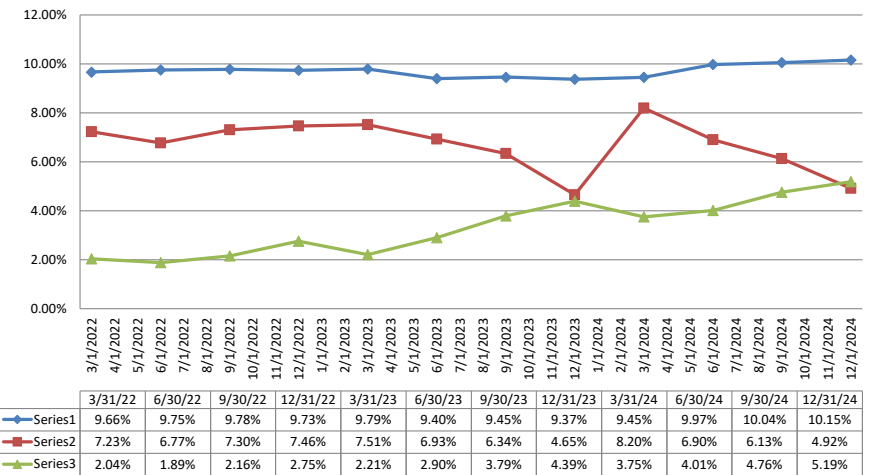
NA = data was not available.

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



Net Worth

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

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

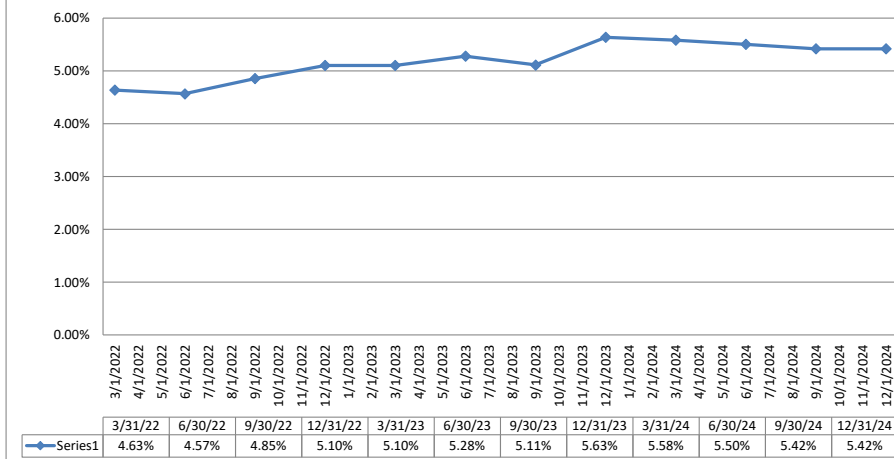
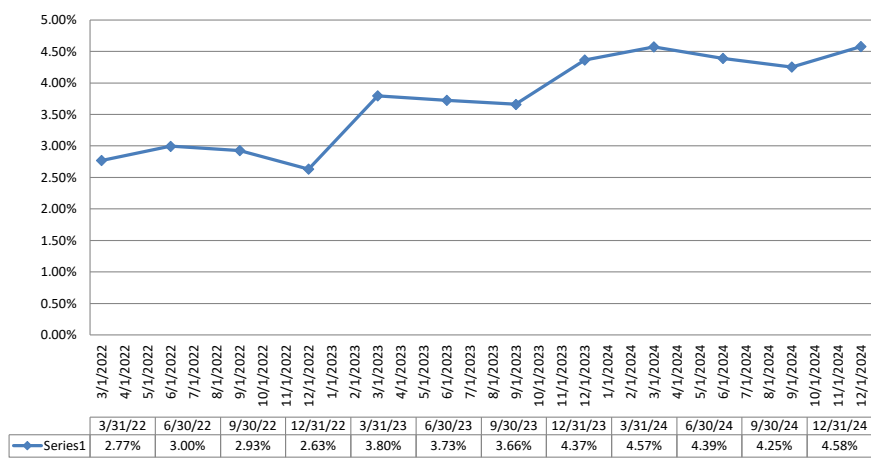
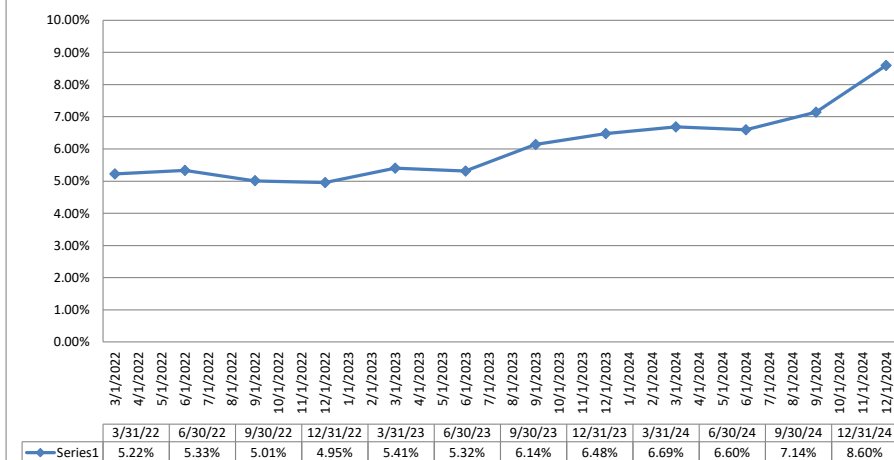
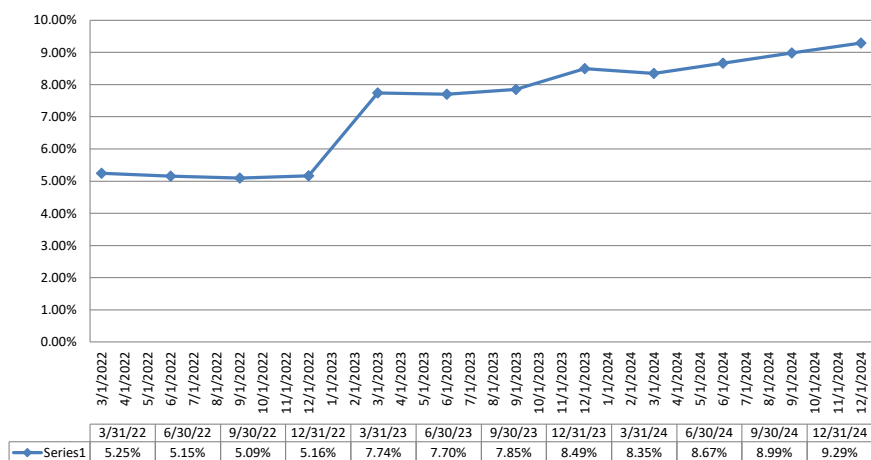
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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, 2024

Run Date: February 11, 2025

Region	Institution Name	As of Date					
		Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Eaton Employees Federal Credit Union	\$249	\$33	13.25%	(5.71%)	3.03%	27.27%
	Akron Federal Credit Union	\$620	\$71	11.45%	(8.97%)	5.63%	7.04%
	Saint Michaels Federal Credit Union	\$977	\$116	11.87%	3.57%	3.45%	12.07%
	Olathe Federal Credit Union	\$1,098	\$83	7.56%	(1.19%)	0.00%	12.05%
	CO-NE Federal Credit Union	\$4,551	\$408	8.97%	(8.31%)	0.00%	6.37%
	Options Credit Union	\$4,834	\$438	9.06%	(2.23%)	0.00%	3.42%
	Fort Morgan Schools Federal Credit Union	\$5,323	\$827	15.54%	1.35%	1.93%	3.02%
	Moffat County Schools Federal Credit Union	\$6,324	\$768	12.14%	3.78%	6.51%	1.95%
	Valley Educators Credit Union	\$6,675	\$1,284	19.24%	5.07%	17.91%	7.63%
	Haxtun Community Federal Credit Union	\$6,867	\$349	5.08%	(21.04%)	42.69%	12.61%
	Saint Mary Credit Union	\$7,391	\$1,438	19.46%	(3.88%)	9.87%	9.39%
	Rio Blanco Schools Federal Credit Union	\$7,863	\$1,446	18.39%	4.33%	1.11%	3.87%
	One Thirteen Credit Union	\$8,486	\$778	9.17%	4.43%	6.81%	14.01%
	Star Tech Federal Credit Union	\$10,847	\$2,236	20.61%	8.02%	0.22%	1.57%
	Mountain River Credit Union	\$30,144	\$2,426	8.05%	0.83%	7.79%	4.00%
	School District #3 Federal Credit Union	\$34,415	\$5,178	15.05%	7.18%	0.00%	1.12%
	Guadalupe Parish Credit Union	\$39,907	\$9,671	24.23%	4.11%	0.29%	0.83%
	Pueblo Government Agencies Federal Credit Union	\$41,817	\$4,857	11.61%	9.74%	0.02%	1.09%
	Holyoke Community Federal Credit Union	\$43,618	\$3,414	7.83%	4.92%	12.89%	4.89%
	Fellowship Credit Union	\$50,475	\$4,847	9.60%	15.24%	6.15%	4.46%
	Electrical Federal Credit Union	\$50,740	\$6,253	12.32%	8.20%	3.97%	1.28%
	Westminster Federal Credit Union	\$52,419	\$4,998	9.53%	4.54%	2.66%	2.44%
	San Juan Mountains Credit Union	\$53,926	\$5,760	10.68%	9.13%	4.98%	5.63%
	Yuma County Federal Credit Union	\$55,092	\$5,885	10.68%	7.63%	0.10%	0.51%
	Clean Energy Federal Credit Union	\$66,881	\$10,340	15.46%	151.52%	3.42%	3.32%
	Peoples Credit Union	\$70,152	\$12,842	18.31%	1.44%	0.19%	5.09%
	Delta County Federal Credit Union	\$73,549	\$6,439	8.75%	2.65%	3.57%	1.23%
	Columbine Federal Credit Union	\$76,518	\$9,502	12.42%	4.01%	8.74%	5.66%
	Rio Grande Federal Credit Union	\$76,967	\$15,657	20.34%	10.57%	0.00%	0.76%
	Northern Colorado Credit Union	\$78,076	\$7,781	9.97%	0.76%	1.08%	3.28%
	Community Choice Credit Union	\$97,104	\$14,123	14.54%	6.13%	5.78%	11.56%
	Grand Junction Federal Credit Union	\$105,607	\$20,946	19.83%	36.44%	4.32%	2.71%
	Metrum Community Credit Union	\$106,077	\$13,343	12.58%	4.59%	1.87%	2.34%
	Weld Community Credit Union	\$107,922	\$10,951	10.15%	12.16%	0.87%	3.93%
	Credit Union of the Rockies	\$108,620	\$12,092	11.13%	1.10%	3.53%	5.63%
	Power Credit Union	\$116,644	\$13,994	12.00%	8.00%	5.82%	6.01%
	Horizons North Credit Union	\$120,731	\$9,906	8.21%	2.23%	0.05%	1.33%
	Pikes Peak Credit Union	\$124,745	\$13,557	10.87%	10.59%	6.50%	5.05%
	Aurora Federal Credit Union	\$124,915	\$24,461	19.58%	4.01%	4.04%	2.96%
	Fidelis Catholic Credit Union	\$142,917	\$13,562	9.49%	7.84%	6.29%	1.84%
	The District Federal Credit Union	\$143,378	\$11,644	8.12%	(4.68%)	8.84%	2.21%
	Arapahoe Credit Union	\$154,420	\$10,649	6.90%	(0.55%)	20.01%	20.29%
	NuVista Federal Credit Union	\$155,110	\$21,561	13.90%	30.00%	0.01%	1.02%
	Foothills Credit Union	\$161,345	\$12,143	7.53%	2.07%	9.77%	7.58%
	Space Age Credit Union	\$162,410	\$13,562	8.35%	(1.06%)	11.04%	8.30%
	Coloramo Federal Credit Union	\$181,613	\$17,070	9.40%	7.03%	23.59%	4.41%
	Denver Fire Department Federal Credit Union	\$205,664	\$27,343	13.29%	6.71%	0.48%	1.74%
	SunWest Educational Credit Union	\$215,497	\$24,493	11.37%	7.49%	7.24%	9.18%
	Fitzsimons Federal Credit Union	\$216,666	\$30,457	14.06%	4.71%	6.35%	5.47%

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# Net Worth

December 31, 2024

Run Date: February 11, 2025

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)							
	Sterling Federal Credit Union	\$228,412	\$37,287	16.32%	7.03%	0.14%	0.28%
	Minnequa Works Credit Union	\$246,430	\$32,693	13.27%	4.52%	0.61%	4.49%
	Average of Asset Group A	\$82,216	\$10,038	12.50%	7.41%	5.53%	5.42%
Asset Group B - \$251 to \$500 million in total assets							
	Red Rocks Credit Union	\$329,974	\$32,167	9.75%	(0.51%)	6.23%	7.79%
	Rocky Mountain Law Enforcement Federal Credit Union	\$338,181	\$60,921	18.01%	9.74%	3.36%	1.52%
	On Tap Credit Union	\$384,778	\$37,261	9.68%	1.62%	4.45%	5.86%
	Colorado Credit Union	\$397,949	\$42,459	10.67%	5.52%	3.19%	2.99%
	Denver Community Credit Union	\$412,453	\$52,779	12.80%	6.11%	2.47%	4.73%
	Average of Asset Group B	\$372,667	\$45,117	12.18%	4.50%	3.94%	4.58%
Asset Group C - \$501 million to \$1 billion in total assets							
	Partner Colorado Credit Union	\$623,161	\$82,401	13.22%	1.62%	3.38%	5.52%
	Climb Credit Union	\$658,968	\$76,791	11.65%	7.05%	13.43%	8.84%
	Air Academy Federal Credit Union	\$818,173	\$69,103	8.45%	(4.90%)	5.17%	11.43%
	Average of Asset Group C	\$700,101	\$76,098	11.11%	1.26%	7.33%	8.60%
Asset Group D - Over \$1 billion in total assets							
	Credit Union of Denver	\$1,167,473	\$142,752	12.23%	0.44%	4.88%	6.92%
	Premier Members Credit Union	\$1,812,059	\$158,790	8.76%	1.99%	2.91%	6.32%
	Westerra Credit Union	\$2,129,889	\$206,584	9.70%	2.08%	2.96%	3.78%
	Credit Union of Colorado, A Federal Credit Union	\$2,504,887	\$255,280	10.19%	10.45%	7.02%	7.31%
	Elevations Credit Union	\$3,382,293	\$363,302	10.74%	9.08%	2.50%	5.11%
	Canvas Credit Union	\$4,585,707	\$454,730	9.92%	2.89%	10.68%	16.10%
	Bellco Credit Union	\$8,591,833	\$777,787	9.05%	7.22%	5.68%	20.64%
	Ent Credit Union	\$9,839,179	\$1,043,902	10.61%	5.18%	4.85%	8.12%
	Average of Asset Group D	\$4,251,665	\$425,391	10.15%	4.92%	5.19%	9.29%

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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>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>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average net worth (%)</b>	Return on average equity; net income as a percent of average equity.
<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>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<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>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>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Total loans ÷ total shares (%)</b>	Total loans as a percent of total shares.
<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>Interest expense ÷ average assets (%)</b>	Total interest expense as a percent of average assets.
<b>Net interest income ÷ average assets (%)</b>	Interest on loans and investments less cost of funds as a percent of average assets.

<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>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>Delinquent loans =&gt; 2 months (\$000)</b>	Loans that are greater than or equal to 60 days delinquent.
<b>NPL ÷ loans (%)</b>	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Delinquent loans ÷ assets (%)</b>	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
<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 net worth (\$000)</b>	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
<b>Net worth ÷ assets (%)</b>	Net worth as a percent of total 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>Total delinquent loans ÷ net worth (%)</b>	Total delinquent loans as a percent of net worth.
<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.