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# Credit Union Index

An Analysis of Colorado Credit Unions



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

**Asset Size Definition:**

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GROUP A \$0-\$250 million

GROUP B \$251-\$500 million

GROUP C \$501 million-\$1 billion

GROUP D Over \$1 billion

***Colorado***

# *Performance Analysis*

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</b>											
	Olathe Federal Credit Union	\$328	\$0	0.00%	0.00%	100.00%	\$8	\$0	0.00%	0.00%	100.00%	\$8
	Eaton Employees Federal Credit Union	\$439	\$0	0.00%	0.00%	100.00%	\$16	\$0	0.00%	0.00%	100.00%	\$16
	Akron Federal Credit Union	\$881	\$3	1.40%	16.90%	70.00%	\$32	\$3	1.40%	16.90%	70.00%	\$32
	St. Michael Federal Credit Union	\$1,017	\$2	0.80%	9.09%	50.00%	\$16	\$2	0.80%	9.09%	50.00%	\$16
	Shambhala Credit Union	\$2,328	(\$1)	(0.17%)	(2.09%)	100.00%	\$38	(\$1)	(0.17%)	(2.09%)	100.00%	\$38
	Mapleton Public Schools Federal Credit Union	\$2,462	\$4	0.65%	4.68%	68.75%	\$24	\$4	0.65%	4.68%	68.75%	\$24
	Fort Morgan Schools Federal Credit Union	\$4,099	\$8	0.78%	4.34%	68.97%	\$48	\$8	0.78%	4.34%	68.97%	\$48
	Otero County Teachers Federal Credit Union	\$4,306	(\$5)	(0.47%)	(5.01%)	116.67%	\$34	(\$5)	(0.47%)	(5.01%)	116.67%	\$34
	CO-NE Federal Credit Union	\$4,473	\$4	0.36%	2.77%	92.31%	\$35	\$4	0.36%	2.77%	92.31%	\$35
	Moffat County Schools Federal Credit Union	\$4,549	\$7	0.62%	5.12%	82.05%	\$34	\$7	0.62%	5.12%	82.05%	\$34
	F C I Federal Credit Union	\$4,648	(\$21)	(1.81%)	(8.14%)	148.78%	\$41	(\$21)	(1.81%)	(8.14%)	148.78%	\$41
	Valley Educators Credit Union	\$5,148	\$16	1.25%	11.41%	78.95%	\$40	\$16	1.25%	11.41%	78.95%	\$40
	Routt Schools Federal Credit Union	\$5,271	(\$20)	(1.57%)	(19.14%)	90.00%	\$46	(\$20)	(1.57%)	(19.14%)	90.00%	\$46
	Options Credit Union	\$5,287	\$11	0.85%	11.43%	86.36%	\$47	\$11	0.85%	11.43%	86.36%	\$47
	Rio Blanco Schools Federal Credit Union	\$6,387	\$15	0.94%	5.13%	68.75%	\$27	\$15	0.94%	5.13%	68.75%	\$27
	Haxtun Community Federal Credit Union	\$7,608	(\$10)	(0.55%)	(6.44%)	112.73%	\$42	(\$10)	(0.55%)	(6.44%)	112.73%	\$42
	Star Tech Federal Credit Union	\$8,544	\$18	0.87%	4.68%	80.65%	\$99	\$18	0.87%	4.68%	80.65%	\$99
	One Thirteen Credit Union	\$9,051	\$1	0.04%	0.58%	99.07%	\$59	\$1	0.04%	0.58%	99.07%	\$59
	St. Mary Credit Union	\$9,640	\$4	0.17%	1.07%	94.00%	\$45	\$4	0.17%	1.07%	94.00%	\$45
	Harrison District No. Two Federal Credit Union	\$14,082	(\$5)	(0.15%)	(1.21%)	103.25%	\$57	(\$5)	(0.15%)	(1.21%)	103.25%	\$57
	Junction Bell Federal Credit Union	\$20,714	\$8	0.15%	1.70%	95.07%	\$49	\$8	0.15%	1.70%	95.07%	\$49
	Porter Federal Credit Union	\$22,623	\$7	0.12%	0.79%	93.94%	\$60	\$7	0.12%	0.79%	93.94%	\$60
	B.C.S. Community Credit Union	\$24,388	(\$18)	(0.30%)	(1.66%)	107.59%	\$66	(\$18)	(0.30%)	(1.66%)	107.59%	\$66
	Fellowship Credit Union	\$24,542	(\$16)	(0.27%)	(2.41%)	105.52%	\$47	(\$16)	(0.27%)	(2.41%)	105.52%	\$47
	School District 3 Federal Credit Union	\$25,061	\$27	0.44%	3.80%	82.63%	\$39	\$27	0.44%	3.80%	82.63%	\$39
	Mountain River Credit Union	\$26,815	(\$47)	(0.71%)	(9.68%)	120.33%	\$59	(\$47)	(0.71%)	(9.68%)	120.33%	\$59
	Guadalupe Parish Credit Union	\$27,509	\$58	0.86%	3.23%	78.47%	\$53	\$58	0.86%	3.23%	78.47%	\$53
	Pueblo Horizons Federal Credit Union	\$30,488	(\$8)	(0.11%)	(0.90%)	97.52%	\$44	(\$8)	(0.11%)	(0.90%)	97.52%	\$44
	Holyoke Community Federal Credit Union	\$30,784	(\$1)	(0.01%)	(0.15%)	100.35%	\$55	(\$1)	(0.01%)	(0.15%)	100.35%	\$55
	San Juan Mountains Credit Union	\$31,343	\$46	0.60%	6.71%	85.85%	\$64	\$46	0.60%	6.71%	85.85%	\$64
	Pueblo Government Agencies Federal Credit Union	\$32,631	\$0	0.00%	0.00%	99.29%	\$43	\$0	0.00%	0.00%	99.29%	\$43
	Yuma County Federal Credit Union	\$34,873	\$39	0.45%	4.04%	82.92%	\$52	\$39	0.45%	4.04%	82.92%	\$52
	Westminster Federal Credit Union	\$35,195	\$67	0.76%	7.88%	84.43%	\$65	\$67	0.76%	7.88%	84.43%	\$65
	Electrical Federal Credit Union	\$36,929	\$54	0.59%	6.71%	75.36%	\$67	\$54	0.59%	6.71%	75.36%	\$67
	Peoples Credit Union	\$49,995	\$39	0.31%	1.90%	82.33%	\$58	\$39	0.31%	1.90%	82.33%	\$58
	Southwest Colorado Federal Credit Union	\$51,358	\$82	0.64%	6.07%	74.77%	\$57	\$82	0.64%	6.07%	74.77%	\$57
	Rio Grande Federal Credit Union	\$51,827	\$67	0.52%	2.89%	80.16%	\$55	\$67	0.52%	2.89%	80.16%	\$55
	Northern Colorado Credit Union	\$53,153	\$60	0.45%	3.86%	85.75%	\$65	\$60	0.45%	3.86%	85.75%	\$65
	Delta County Federal Credit Union	\$54,450	\$48	0.36%	4.19%	85.14%	\$50	\$48	0.36%	4.19%	85.14%	\$50
	Community Choice Credit Union	\$57,759	\$109	0.77%	5.33%	82.70%	\$103	\$109	0.77%	5.33%	82.70%	\$103
	Columbine Federal Credit Union	\$59,389	\$49	0.33%	3.87%	89.17%	\$65	\$49	0.33%	3.87%	89.17%	\$65
	White Crown Federal Credit Union	\$62,059	\$46	0.30%	3.28%	92.35%	\$86	\$46	0.30%	3.28%	92.35%	\$86
	Grand Junction Federal Credit Union	\$62,441	\$170	1.10%	6.26%	63.39%	\$56	\$170	1.10%	6.26%	63.39%	\$56
	Metrum Community Credit Union	\$65,608	\$94	0.58%	4.36%	78.82%	\$64	\$94	0.58%	4.36%	78.82%	\$64
	Weld Schools Credit Union	\$70,519	\$125	0.72%	8.62%	79.97%	\$49	\$125	0.72%	8.62%	79.97%	\$49
	Horizons North Credit Union	\$83,039	\$60	0.29%	3.45%	87.19%	\$77	\$60	0.29%	3.45%	87.19%	\$77
	NuVista Federal Credit Union	\$84,066	\$142	0.67%	9.11%	79.30%	\$59	\$142	0.67%	9.11%	79.30%	\$59
	Pikes Peak Credit Union	\$84,900	\$74	0.35%	3.69%	79.29%	\$55	\$74	0.35%	3.69%	79.29%	\$55
	Power Credit Union	\$89,274	\$194	0.88%	7.53%	78.98%	\$49	\$194	0.88%	7.53%	78.98%	\$49
	Fidelis Catholic Federal Credit Union	\$89,824	\$129	0.58%	6.40%	79.84%	\$49	\$129	0.58%	6.40%	79.84%	\$49
	Aurora Federal Credit Union	\$92,914	\$217	0.95%	5.80%	72.88%	\$70	\$217	0.95%	5.80%	72.88%	\$70
	Colorado Federal Credit Union	\$94,396	\$157	0.67%	5.53%	83.40%	\$46	\$157	0.67%	5.53%	83.40%	\$46
	Credit Union of the Rockies	\$96,645	(\$10)	(0.04%)	(0.37%)	97.04%	\$51	(\$10)	(0.04%)	(0.37%)	97.04%	\$51
	Foothills Credit Union	\$97,618	\$325	1.36%	14.65%	68.20%	\$76	\$325	1.36%	14.65%	68.20%	\$76
	Aurora Schools Federal Credit Union	\$110,235	\$49	0.18%	1.82%	93.07%	\$78	\$49	0.18%	1.82%	93.07%	\$78
	Arapahoe Credit Union	\$124,568	\$299	0.97%	11.52%	75.71%	\$85	\$299	0.97%	11.52%	75.71%	\$85
	Western Rockies Federal Credit Union	\$124,829	\$3	0.01%	0.14%	88.38%	\$53	\$3	0.01%	0.14%	88.38%	\$53
	SunWest Educational Credit Union	\$125,669	\$257	0.83%	9.04%	76.87%	\$55	\$257	0.83%	9.04%	76.87%	\$55

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>												
	Sterling Federal Credit Union	\$137,163	\$522	1.54%	10.00%	52.84%	\$59	\$522	1.54%	10.00%	52.84%	\$59
	Space Age Federal Credit Union	\$138,438	\$9	0.03%	0.33%	95.29%	\$79	\$9	0.03%	0.33%	95.29%	\$79
	Denver Fire Department Federal Credit Union	\$146,589	\$1,669	4.62%	41.09%	25.61%	\$99	\$1,669	4.62%	41.09%	25.61%	\$99
	Colorado Credit Union	\$171,329	\$588	1.41%	14.72%	75.35%	\$67	\$588	1.41%	14.72%	75.35%	\$67
	Aventa Credit Union	\$176,100	(\$44)	(0.10%)	(0.97%)	88.65%	\$73	(\$44)	(0.10%)	(0.97%)	88.65%	\$73
	Minnequa Works Credit Union	\$179,146	\$341	0.77%	6.79%	77.11%	\$50	\$341	0.77%	6.79%	77.11%	\$50
	Fitzsimons Federal Credit Union	\$182,789	\$203	0.45%	3.95%	84.81%	\$76	\$203	0.45%	3.95%	84.81%	\$76
	Rocky Mountain Law Enforcement Federal Credit Union	\$204,294	\$549	1.09%	6.21%	74.97%	\$78	\$549	1.09%	6.21%	74.97%	\$78
	On Tap Credit Union	\$236,892	\$181	0.31%	2.78%	77.36%	\$81	\$181	0.31%	2.78%	77.36%	\$81
	Average of Asset Group A	\$59,906	\$105	0.45%	4.02%	85.48%	\$56	\$105	0.45%	4.02%	85.48%	\$56
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Red Rocks Credit Union	\$278,168	\$244	0.35%	3.81%	80.87%	\$84	\$244	0.35%	3.81%	80.87%	\$84
	Denver Community Credit Union	\$315,130	\$336	0.43%	3.34%	81.37%	\$71	\$336	0.43%	3.34%	81.37%	\$71
	Partner Colorado Credit Union	\$348,411	\$1,310	1.57%	13.80%	73.26%	\$73	\$1,310	1.57%	13.80%	73.26%	\$73
	Sooper Credit Union	\$350,047	\$296	0.34%	3.19%	80.47%	\$75	\$296	0.34%	3.19%	80.47%	\$75
	Average of Asset Group B	\$322,939	\$547	0.67%	6.04%	78.99%	\$76	\$547	0.67%	6.04%	78.99%	\$76
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Air Academy Federal Credit Union	\$565,254	\$497	0.36%	4.40%	78.79%	\$66	\$497	0.36%	4.40%	78.79%	\$66
	Credit Union of Denver	\$722,398	\$1,586	0.89%	7.97%	67.01%	\$72	\$1,586	0.89%	7.97%	67.01%	\$72
	Premier Members Credit Union	\$952,488	\$2,035	0.87%	7.39%	72.44%	\$73	\$2,035	0.87%	7.39%	72.44%	\$73
	Average of Asset Group C	\$746,713	\$1,373	0.71%	6.59%	72.75%	\$70	\$1,373	0.71%	6.59%	72.75%	\$70
<b>Asset Group D - \$1 billion and over in total assets</b>												
	Credit Union of Colorado, A Federal Credit Union	\$1,434,455	\$2,382	0.67%	6.44%	80.88%	\$82	\$2,382	0.67%	6.44%	80.88%	\$82
	Westerra Credit Union	\$1,473,791	\$880	0.24%	2.03%	92.58%	\$85	\$880	0.24%	2.03%	92.58%	\$85
	Elevations Credit Union	\$1,854,344	\$5,683	1.25%	12.33%	75.92%	\$103	\$5,683	1.25%	12.33%	75.92%	\$103
	Public Service Credit Union	\$2,109,192	\$3,114	0.60%	6.03%	68.25%	\$85	\$3,114	0.60%	6.03%	68.25%	\$85
	BellCo Credit Union	\$4,345,548	\$5,394	0.53%	5.49%	58.65%	\$82	\$5,394	0.53%	5.49%	58.65%	\$82
	Ent Credit Union	\$4,851,230	\$10,414	0.87%	6.94%	65.84%	\$87	\$10,414	0.87%	6.94%	65.84%	\$87
	Average of Asset Group D	\$2,678,093	\$4,645	0.69%	6.54%	73.69%	\$87	\$4,645	0.69%	6.54%	73.69%	\$87

# ***Balance Sheet & Net Interest Margin***

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>											
	Olathe Federal Credit Union	\$328	\$227	\$286	79.37%	\$656	3.39%	0.00%	3.39%	(53.83%)	(61.54%)
	Eaton Employees Federal Credit Union	\$439	\$141	\$363	38.84%	\$878	2.74%	0.00%	1.83%	2.75%	4.46%
	Akron Federal Credit Union	\$881	\$683	\$808	84.53%	\$1,762	4.21%	0.00%	4.21%	24.58%	25.82%
	St. Michael Federal Credit Union	\$1,017	\$310	\$928	33.41%	\$2,034	2.00%	0.80%	1.20%	14.26%	14.75%
	Shambhala Credit Union	\$2,328	\$1,577	\$2,121	74.35%	\$1,164	5.74%	0.87%	4.70%	10.22%	11.64%
	Mapleton Public Schools Federal Credit Union	\$2,462	\$622	\$2,115	29.41%	\$2,462	2.77%	0.16%	2.61%	1.96%	1.71%
	Fort Morgan Schools Federal Credit Union	\$4,099	\$2,789	\$3,356	83.10%	\$4,099	3.04%	0.29%	2.65%	4.34%	4.70%
	Otero County Teachers Federal Credit Union	\$4,306	\$1,473	\$3,903	37.74%	\$2,153	2.81%	0.28%	2.53%	7.57%	9.01%
	CO-NE Federal Credit Union	\$4,473	\$2,850	\$3,849	74.05%	\$1,491	5.10%	0.36%	4.65%	0.18%	(0.52%)
	Moffat County Schools Federal Credit Union	\$4,549	\$2,194	\$3,987	55.03%	\$2,275	3.38%	0.18%	3.20%	9.82%	10.29%
	F C I Federal Credit Union	\$4,648	\$1,785	\$3,613	49.40%	\$1,328	3.11%	0.00%	3.11%	2.95%	15.65%
	Valley Educators Credit Union	\$5,148	\$3,597	\$4,562	78.85%	\$1,716	5.41%	0.16%	5.17%	7.04%	6.14%
	Routt Schools Federal Credit Union	\$5,271	\$2,102	\$4,854	43.30%	\$2,636	3.14%	0.16%	3.06%	28.10%	32.52%
	Options Credit Union	\$5,287	\$4,350	\$4,883	89.08%	\$1,762	5.03%	0.15%	4.88%	19.02%	20.86%
	Rio Blanco Schools Federal Credit Union	\$6,387	\$3,412	\$5,199	65.63%	\$2,555	3.26%	0.25%	3.01%	0.25%	(0.92%)
	Haxtun Community Federal Credit Union	\$7,608	\$4,436	\$6,966	63.68%	\$3,043	3.65%	0.82%	2.84%	30.80%	34.36%
	Star Tech Federal Credit Union	\$8,544	\$4,655	\$6,989	66.60%	\$5,696	4.43%	0.10%	4.33%	22.76%	28.87%
	One Thirteen Credit Union	\$9,051	\$5,088	\$8,344	60.98%	\$3,017	3.70%	0.13%	3.56%	6.38%	6.88%
	St. Mary Credit Union	\$9,640	\$2,956	\$8,135	36.34%	\$3,213	2.51%	0.25%	2.26%	6.02%	6.65%
	Harrison District No. Two Federal Credit Union	\$14,082	\$5,695	\$12,395	45.95%	\$3,129	2.90%	0.17%	2.70%	18.20%	21.53%
	Junction Bell Federal Credit Union	\$20,714	\$6,717	\$18,786	35.76%	\$4,143	2.42%	0.12%	2.32%	1.43%	1.50%
	Porter Federal Credit Union	\$22,623	\$5,039	\$18,964	26.57%	\$7,541	1.90%	0.12%	1.77%	3.08%	2.06%
	B.C.S. Community Credit Union	\$24,388	\$14,569	\$20,008	72.82%	\$4,434	3.66%	0.31%	3.34%	7.08%	8.60%
	Fellowship Credit Union	\$24,542	\$15,450	\$21,832	70.77%	\$1,402	4.69%	0.32%	4.35%	21.97%	25.62%
	School District 3 Federal Credit Union	\$25,061	\$9,820	\$22,140	44.35%	\$3,341	2.55%	0.21%	2.32%	9.21%	10.72%
	Mountain River Credit Union	\$26,815	\$11,778	\$24,835	47.43%	\$2,438	2.92%	0.21%	2.71%	15.91%	17.76%
	Guadalupe Parish Credit Union	\$27,509	\$16,655	\$20,262	82.20%	\$3,930	3.32%	0.52%	2.80%	19.82%	26.52%
	Pueblo Horizons Federal Credit Union	\$30,488	\$12,374	\$26,786	46.20%	\$3,049	2.82%	0.21%	2.61%	8.43%	12.38%
	Holyoke Community Federal Credit Union	\$30,784	\$23,656	\$28,108	84.16%	\$2,463	3.73%	0.46%	3.27%	8.38%	9.35%
	San Juan Mountains Credit Union	\$31,343	\$18,445	\$28,507	64.70%	\$3,483	3.44%	0.09%	3.34%	14.19%	14.54%
	Pueblo Government Agencies Federal Credit Union	\$32,631	\$10,434	\$28,541	36.56%	\$2,610	2.74%	0.15%	2.59%	14.31%	16.23%
	Yuma County Federal Credit Union	\$34,873	\$13,042	\$30,835	42.30%	\$3,875	2.48%	0.20%	2.29%	0.90%	1.04%
	Westminster Federal Credit Union	\$35,195	\$21,537	\$31,717	67.90%	\$3,705	3.53%	0.20%	3.33%	(5.56%)	(6.84%)
	Electrical Federal Credit Union	\$36,929	\$19,818	\$33,578	59.02%	\$5,276	3.51%	0.19%	3.32%	4.02%	3.86%
	Peoples Credit Union	\$49,995	\$39,998	\$41,609	96.13%	\$3,030	4.35%	0.66%	3.69%	1.99%	1.98%
	Southwest Colorado Federal Credit Union	\$51,358	\$11,979	\$45,438	26.36%	\$6,042	2.02%	0.11%	1.92%	5.36%	7.66%
	Rio Grande Federal Credit Union	\$51,827	\$17,388	\$42,389	41.02%	\$4,712	2.48%	0.18%	2.31%	9.76%	11.10%
	Northern Colorado Credit Union	\$53,153	\$34,954	\$46,750	74.77%	\$4,429	3.12%	0.36%	2.78%	6.17%	6.81%
	Delta County Federal Credit Union	\$54,450	\$18,256	\$49,775	36.68%	\$3,755	2.54%	0.20%	2.34%	18.23%	19.62%
	Community Choice Credit Union	\$57,759	\$31,217	\$48,489	64.38%	\$3,983	3.52%	0.20%	3.31%	11.68%	8.59%
	Columbine Federal Credit Union	\$59,389	\$42,795	\$54,120	79.07%	\$3,493	3.54%	0.36%	3.17%	9.20%	10.68%
	White Crown Federal Credit Union	\$62,059	\$38,206	\$56,573	67.53%	\$5,642	2.83%	0.23%	2.60%	7.86%	7.65%
	Grand Junction Federal Credit Union	\$62,441	\$35,880	\$51,370	69.85%	\$4,460	3.42%	0.30%	3.13%	9.99%	10.45%
	Metrum Community Credit Union	\$65,608	\$39,966	\$56,247	71.05%	\$4,233	3.08%	0.43%	2.65%	3.95%	5.10%
	Weld Schools Credit Union	\$70,519	\$33,252	\$64,335	51.69%	\$3,440	2.62%	0.02%	2.59%	14.90%	16.23%
	Horizons North Credit Union	\$83,039	\$55,565	\$75,788	73.32%	\$4,613	3.24%	0.15%	3.09%	14.36%	15.42%
	NuVista Federal Credit Union	\$84,066	\$47,963	\$77,483	61.90%	\$3,297	3.50%	0.21%	3.29%	(1.28%)	(1.38%)
	Pikes Peak Credit Union	\$84,900	\$64,328	\$76,674	83.90%	\$4,141	2.87%	0.47%	2.40%	14.41%	15.80%
	Power Credit Union	\$89,274	\$53,666	\$77,193	69.52%	\$2,551	3.57%	0.21%	3.36%	8.65%	10.74%
	Fidelis Catholic Federal Credit Union	\$89,824	\$48,115	\$80,289	59.93%	\$3,666	3.15%	0.28%	2.87%	4.94%	1.22%
	Aurora Federal Credit Union	\$92,914	\$45,078	\$76,566	58.87%	\$6,194	3.24%	0.34%	2.91%	15.79%	18.42%
	Colorado Federal Credit Union	\$94,396	\$35,169	\$82,587	42.58%	\$2,551	2.60%	0.12%	2.49%	9.53%	11.12%
	Credit Union of the Rockies	\$96,645	\$53,082	\$85,503	62.08%	\$2,974	3.03%	0.23%	2.81%	17.12%	19.31%
	Foothills Credit Union	\$97,618	\$71,796	\$87,098	82.43%	\$5,578	3.49%	0.32%	3.17%	19.70%	14.51%
	Aurora Schools Federal Credit Union	\$110,235	\$72,100	\$94,083	76.63%	\$4,593	2.94%	0.46%	2.48%	10.08%	16.89%
	Arapahoe Credit Union	\$124,568	\$77,509	\$113,679	68.18%	\$3,893	3.28%	0.35%	2.93%	8.81%	9.15%
	Western Rockies Federal Credit Union	\$124,829	\$56,302	\$115,786	48.63%	\$2,805	2.96%	0.08%	2.87%	12.74%	12.73%
	SunWest Educational Credit Union	\$125,669	\$70,049	\$113,382	61.78%	\$4,120	3.06%	0.17%	2.89%	14.46%	15.80%



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>											
	Sterling Federal Credit Union	\$137,163	\$42,581	\$116,757	36.47%	\$5,964	2.28%	0.22%	2.07%	9.26%	10.66%
	Space Age Federal Credit Union	\$138,438	\$94,928	\$124,738	76.10%	\$3,461	3.81%	0.22%	3.58%	82.19%	76.07%
	Denver Fire Department Federal Credit Union	\$146,589	\$69,053	\$129,144	53.47%	\$15,430	2.47%	0.42%	2.06%	12.44%	11.04%
	Colorado Credit Union	\$171,329	\$114,706	\$152,149	75.39%	\$3,115	3.46%	0.35%	3.11%	20.83%	19.15%
	Aventa Credit Union	\$176,100	\$132,877	\$156,370	84.98%	\$2,840	4.09%	0.35%	3.74%	9.34%	12.09%
	Minnequa Works Credit Union	\$179,146	\$61,781	\$158,053	39.09%	\$4,317	2.70%	0.36%	2.34%	3.93%	4.21%
	Fitzsimons Federal Credit Union	\$182,789	\$101,291	\$158,581	63.87%	\$4,874	3.20%	0.28%	2.92%	8.54%	9.58%
	Rocky Mountain Law Enforcement Federal Credit Union	\$204,294	\$123,583	\$166,549	74.20%	\$5,172	3.38%	0.31%	3.07%	9.25%	12.93%
	On Tap Credit Union	\$236,892	\$179,959	\$204,561	87.97%	\$4,428	4.16%	0.29%	3.87%	17.86%	20.28%
	Average of Asset Group A	\$59,906	\$33,816	\$52,577	61.05%	\$3,680	3.28%	0.26%	3.00%	10.58%	11.58%
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
	Red Rocks Credit Union	\$278,168	\$219,096	\$250,863	87.34%	\$5,508	3.92%	0.46%	3.46%	6.96%	8.27%
	Denver Community Credit Union	\$315,130	\$180,266	\$267,077	67.50%	\$4,066	3.05%	0.47%	2.59%	14.37%	17.54%
	Partner Colorado Credit Union	\$348,411	\$246,538	\$298,208	82.67%	\$3,502	3.19%	0.32%	2.87%	37.04%	26.24%
	Soooper Credit Union	\$350,047	\$237,416	\$310,136	76.55%	\$3,889	3.63%	0.32%	3.31%	11.19%	13.70%
	Average of Asset Group B	\$322,939	\$220,829	\$281,571	78.52%	\$4,241	3.45%	0.39%	3.06%	17.39%	16.44%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
	Air Academy Federal Credit Union	\$565,254	\$454,257	\$515,339	88.15%	\$4,187	3.20%	0.30%	2.90%	8.31%	9.25%
	Credit Union of Denver	\$722,398	\$423,039	\$638,853	66.22%	\$5,802	3.29%	0.49%	2.80%	10.70%	11.06%
	Premier Members Credit Union	\$952,488	\$690,751	\$826,552	83.57%	\$4,019	3.60%	0.33%	3.27%	11.34%	11.84%
	Average of Asset Group C	\$746,713	\$522,682	\$660,248	79.31%	\$4,669	3.36%	0.37%	2.99%	10.12%	10.72%
<b>Asset Group D - \$1 billion and over in total assets</b>											
	Credit Union of Colorado, A Federal Credit Union	\$1,434,455	\$810,632	\$1,270,222	63.82%	\$4,758	3.11%	0.35%	2.76%	12.94%	15.30%
	Westerra Credit Union	\$1,473,791	\$1,115,790	\$1,251,896	89.13%	\$5,658	2.78%	0.44%	2.34%	10.22%	13.69%
	Elevations Credit Union	\$1,854,344	\$1,320,215	\$1,637,880	80.61%	\$4,080	3.32%	0.15%	3.17%	13.16%	15.43%
	Public Service Credit Union	\$2,109,192	\$1,751,206	\$1,825,692	95.92%	\$4,492	4.03%	0.49%	3.53%	10.38%	24.22%
	BellCo Credit Union	\$4,345,548	\$3,108,165	\$3,213,220	96.73%	\$13,454	3.58%	0.57%	3.01%	61.08%	26.90%
	Ent Credit Union	\$4,851,230	\$3,670,226	\$4,060,762	90.38%	\$7,092	3.02%	0.83%	2.18%	9.45%	13.98%
	Average of Asset Group D	\$2,678,093	\$1,962,706	\$2,209,945	86.10%	\$6,589	3.31%	0.47%	2.83%	19.54%	18.25%

# ***Asset Quality***

		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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>								
	Olathe Federal Credit Union	\$328	\$2	0.88%	1.76%	200.00%	4.35%	0.61%
	Eaton Employees Federal Credit Union	\$439	\$13	9.22%	3.55%	38.46%	18.52%	2.96%
	Akron Federal Credit Union	\$881	\$15	2.20%	1.02%	46.67%	18.99%	1.70%
	St. Michael Federal Credit Union	\$1,017	\$1	0.32%	3.55%	NM	1.00%	0.10%
	Shambhala Credit Union	\$2,328	\$0	0.00%	1.90%	NA	0.00%	0.00%
	Mapleton Public Schools Federal Credit Union	\$2,462	\$0	0.00%	1.61%	NA	0.00%	0.00%
	Fort Morgan Schools Federal Credit Union	\$4,099	\$4	0.14%	1.69%	NM	0.51%	0.10%
	Otero County Teachers Federal Credit Union	\$4,306	\$36	2.44%	2.04%	83.33%	9.37%	0.84%
	CO-NE Federal Credit Union	\$4,473	\$0	0.00%	1.30%	NA	0.32%	0.00%
	Moffat County Schools Federal Credit Union	\$4,549	\$11	0.50%	1.00%	200.00%	1.92%	0.24%
	F C I Federal Credit Union	\$4,648	\$0	0.00%	2.41%	NA	0.00%	0.00%
	Valley Educators Credit Union	\$5,148	\$188	5.23%	1.89%	36.17%	29.51%	3.65%
	Routt Schools Federal Credit Union	\$5,271	\$0	0.00%	1.90%	NA	0.00%	0.00%
	Options Credit Union	\$5,287	\$13	0.30%	0.41%	138.46%	3.19%	0.25%
	Rio Blanco Schools Federal Credit Union	\$6,387	\$0	0.00%	1.41%	NA	0.00%	0.00%
	Haxtun Community Federal Credit Union	\$7,608	\$48	1.08%	0.70%	64.58%	7.42%	0.63%
	Star Tech Federal Credit Union	\$8,544	\$23	0.49%	0.71%	143.48%	2.47%	0.27%
	One Thirteen Credit Union	\$9,051	\$94	1.85%	1.18%	63.83%	12.58%	1.04%
	St. Mary Credit Union	\$9,640	\$67	2.27%	6.90%	304.48%	3.95%	0.70%
	Harrison District No. Two Federal Credit Union	\$14,082	\$49	0.86%	0.33%	38.78%	2.94%	0.35%
	Junction Bell Federal Credit Union	\$20,714	\$0	0.00%	1.00%	NA	0.00%	0.00%
	Porter Federal Credit Union	\$22,623	\$17	0.34%	0.99%	294.12%	0.47%	0.08%
	B.C.S. Community Credit Union	\$24,388	\$458	3.14%	1.00%	31.66%	10.27%	1.88%
	Fellowship Credit Union	\$24,542	\$79	0.51%	1.18%	231.65%	6.12%	0.32%
	School District 3 Federal Credit Union	\$25,061	\$23	0.23%	0.19%	82.61%	0.80%	0.09%
	Mountain River Credit Union	\$26,815	\$262	2.22%	0.64%	28.63%	13.14%	0.98%
	Guadalupe Parish Credit Union	\$27,509	\$11	0.07%	0.45%	681.82%	0.15%	0.04%
	Pueblo Horizons Federal Credit Union	\$30,488	\$69	0.56%	0.74%	131.88%	3.45%	0.23%
	Holyoke Community Federal Credit Union	\$30,784	\$211	0.89%	0.91%	102.37%	8.84%	0.69%
	San Juan Mountains Credit Union	\$31,343	\$45	0.24%	1.47%	602.22%	1.48%	0.14%
	Pueblo Government Agencies Federal Credit Union	\$32,631	\$34	0.33%	0.43%	132.35%	4.42%	0.10%
	Yuma County Federal Credit Union	\$34,873	\$0	0.00%	0.13%	NA	0.00%	0.00%
	Westminster Federal Credit Union	\$35,195	\$164	0.76%	0.62%	81.10%	5.82%	0.47%
	Electrical Federal Credit Union	\$36,929	\$404	2.04%	0.81%	39.85%	11.86%	1.09%
	Peoples Credit Union	\$49,995	\$553	1.38%	0.81%	58.59%	6.47%	1.11%
	Southwest Colorado Federal Credit Union	\$51,358	\$0	0.00%	0.73%	NA	0.29%	0.00%
	Rio Grande Federal Credit Union	\$51,827	\$31	0.18%	0.33%	183.87%	0.51%	0.06%
	Northern Colorado Credit Union	\$53,153	\$17	0.05%	0.26%	535.29%	0.27%	0.03%
	Delta County Federal Credit Union	\$54,450	\$6	0.03%	0.55%	NM	0.13%	0.01%
	Community Choice Credit Union	\$57,759	\$123	0.39%	1.95%	495.12%	1.39%	0.21%
	Columbine Federal Credit Union	\$59,389	\$321	0.75%	0.42%	56.07%	6.08%	0.54%
	White Crown Federal Credit Union	\$62,059	\$56	0.15%	1.54%	NM	0.90%	0.09%
	Grand Junction Federal Credit Union	\$62,441	\$120	0.33%	1.61%	480.00%	1.08%	0.19%
	Metrum Community Credit Union	\$65,608	\$138	0.35%	0.31%	89.13%	1.57%	0.21%
	Weld Schools Credit Union	\$70,519	\$17	0.05%	0.59%	NM	0.28%	0.02%
	Horizons North Credit Union	\$83,039	\$55	0.10%	0.32%	323.64%	0.77%	0.07%
	NuVista Federal Credit Union	\$84,066	\$597	1.24%	1.03%	82.58%	9.92%	0.71%
	Pikes Peak Credit Union	\$84,900	\$280	0.44%	0.29%	66.79%	3.40%	0.33%
	Power Credit Union	\$89,274	\$213	0.40%	0.80%	202.82%	3.01%	0.24%
	Fidelis Catholic Federal Credit Union	\$89,824	\$149	0.31%	0.15%	47.65%	1.82%	0.17%
	Aurora Federal Credit Union	\$92,914	\$227	0.50%	1.42%	282.38%	1.46%	0.24%
	Colorado Federal Credit Union	\$94,396	\$80	0.23%	0.44%	191.25%	1.29%	0.08%
	Credit Union of the Rockies	\$96,645	\$103	0.19%	0.66%	340.78%	1.37%	0.11%
	Foothills Credit Union	\$97,618	\$440	0.61%	0.64%	105.23%	4.63%	0.45%
	Aurora Schools Federal Credit Union	\$110,235	\$275	0.38%	0.31%	82.55%	2.55%	0.25%
	Arapahoe Credit Union	\$124,568	\$122	0.16%	0.75%	473.77%	1.10%	0.10%
	Western Rockies Federal Credit Union	\$124,829	\$237	0.42%	0.91%	215.19%	2.83%	0.19%
	SunWest Educational Credit Union	\$125,669	\$180	0.26%	0.79%	308.89%	1.49%	0.14%

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>								
	Sterling Federal Credit Union	\$137,163	\$10	0.02%	0.13%	540.00%	0.05%	0.01%
	Space Age Federal Credit Union	\$138,438	\$472	0.50%	0.37%	74.15%	6.78%	0.34%
	Denver Fire Department Federal Credit Union	\$146,589	\$14	0.02%	0.38%	NM	0.08%	0.01%
	Colorado Credit Union	\$171,329	\$175	0.15%	0.38%	252.00%	1.21%	0.10%
	Aventa Credit Union	\$176,100	\$539	0.41%	0.83%	204.08%	2.81%	0.31%
	Minnequa Works Credit Union	\$179,146	\$914	1.48%	2.12%	143.33%	4.51%	0.51%
	Fitzsimons Federal Credit Union	\$182,789	\$523	0.52%	1.56%	301.34%	2.47%	0.29%
	Rocky Mountain Law Enforcement Federal Credit Union	\$204,294	\$128	0.10%	0.47%	450.00%	0.37%	0.06%
	On Tap Credit Union	\$236,892	\$1,855	1.03%	0.72%	70.08%	8.03%	0.78%
	Average of Asset Group A	\$59,906	\$169	0.78%	1.08%	201.06%	3.95%	0.41%
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Red Rocks Credit Union	\$278,168	\$937	0.43%	0.49%	114.41%	4.46%	0.34%
	Denver Community Credit Union	\$315,130	\$53	0.03%	0.48%	NM	0.34%	0.02%
	Partner Colorado Credit Union	\$348,411	\$1,392	0.56%	0.98%	174.35%	3.71%	0.40%
	Sooper Credit Union	\$350,047	\$694	0.29%	0.99%	339.77%	2.45%	0.20%
	Average of Asset Group B	\$322,939	\$769	0.33%	0.74%	209.51%	2.74%	0.24%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Air Academy Federal Credit Union	\$565,254	\$1,064	0.23%	0.75%	319.83%	5.77%	0.19%
	Credit Union of Denver	\$722,398	\$3,457	0.82%	1.19%	145.65%	4.08%	0.48%
	Premier Members Credit Union	\$952,488	\$2,703	0.39%	0.57%	145.32%	2.64%	0.28%
	Average of Asset Group C	\$746,713	\$2,408	0.48%	0.84%	203.60%	4.16%	0.32%
<b>Asset Group D - \$1 billion and over in total assets</b>								
	Credit Union of Colorado, A Federal Credit Union	\$1,434,455	\$1,694	0.21%	0.42%	199.65%	1.32%	0.12%
	Westerra Credit Union	\$1,473,791	\$1,169	0.10%	0.29%	273.65%	0.70%	0.08%
	Elevations Credit Union	\$1,854,344	\$4,472	0.34%	0.35%	101.88%	2.40%	0.24%
	Public Service Credit Union	\$2,109,192	\$10,771	0.62%	0.91%	147.80%	6.00%	0.51%
	BellCo Credit Union	\$4,345,548	\$16,193	0.52%	1.14%	219.29%	4.40%	0.37%
	Ent Credit Union	\$4,851,230	\$7,228	0.20%	0.15%	78.62%	1.31%	0.15%
	Average of Asset Group D	\$2,678,093	\$6,921	0.33%	0.54%	170.15%	2.69%	0.25%

***Net Worth***

		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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets</b>							
	Olathe Federal Credit Union	\$328	\$42	12.80%	9.76%	4.76%	9.52%
	Eaton Employees Federal Credit Union	\$439	\$76	17.31%	0.00%	17.11%	6.58%
	Akron Federal Credit Union	\$881	\$72	8.17%	11.43%	20.83%	9.72%
	St. Michael Federal Credit Union	\$1,017	\$89	8.75%	9.20%	1.12%	12.36%
	Shambhala Credit Union	\$2,328	\$190	8.16%	(2.09%)	0.00%	15.79%
	Mapleton Public Schools Federal Credit Union	\$2,462	\$344	13.97%	4.71%	0.00%	2.91%
	Fort Morgan Schools Federal Credit Union	\$4,099	\$741	18.08%	4.92%	0.54%	6.34%
	Otero County Teachers Federal Credit Union	\$4,306	\$397	9.22%	(4.98%)	9.07%	7.56%
	CO-NE Federal Credit Union	\$4,473	\$580	12.97%	2.78%	0.00%	6.38%
	Moffat County Schools Federal Credit Union	\$4,549	\$550	12.09%	5.16%	2.00%	4.00%
	F C I Federal Credit Union	\$4,648	\$1,021	21.97%	(8.06%)	0.00%	4.21%
	Valley Educators Credit Union	\$5,148	\$569	11.05%	11.57%	33.04%	11.95%
	Routt Schools Federal Credit Union	\$5,271	\$408	7.74%	(18.69%)	0.00%	9.80%
	Options Credit Union	\$5,287	\$390	7.38%	11.61%	3.33%	4.62%
	Rio Blanco Schools Federal Credit Union	\$6,387	\$1,176	18.41%	5.17%	0.00%	4.08%
	Haxtun Community Federal Credit Union	\$7,608	\$615	8.08%	(6.40%)	7.80%	5.04%
	Star Tech Federal Credit Union	\$8,544	\$1,549	18.13%	4.70%	1.48%	2.13%
	One Thirteen Credit Union	\$9,051	\$687	7.59%	0.58%	13.68%	8.73%
	St. Mary Credit Union	\$9,640	\$1,492	15.48%	1.08%	4.49%	13.67%
	Harrison District No. Two Federal Credit Union	\$14,082	\$1,645	11.68%	(1.21%)	2.98%	1.16%
	Junction Bell Federal Credit Union	\$20,714	\$2,253	10.88%	1.43%	0.00%	2.97%
	Porter Federal Credit Union	\$22,623	\$3,568	15.77%	0.90%	0.48%	1.40%
	B.C.S. Community Credit Union	\$24,388	\$4,316	17.70%	(1.66%)	10.61%	3.36%
	Fellowship Credit Union	\$24,542	\$2,643	10.77%	(2.26%)	2.99%	6.92%
	School District 3 Federal Credit Union	\$25,061	\$2,857	11.40%	3.82%	0.81%	0.67%
	Mountain River Credit Union	\$26,815	\$1,919	7.16%	(9.36%)	13.65%	3.91%
	Guadalupe Parish Credit Union	\$27,509	\$7,208	26.20%	3.24%	0.15%	1.04%
	Pueblo Horizons Federal Credit Union	\$30,488	\$3,534	11.59%	(0.90%)	1.95%	2.57%
	Holyoke Community Federal Credit Union	\$30,784	\$2,622	8.52%	0.00%	8.05%	8.24%
	San Juan Mountains Credit Union	\$31,343	\$2,766	8.82%	6.76%	1.63%	9.80%
	Pueblo Government Agencies Federal Credit Union	\$32,631	\$3,871	11.86%	0.10%	0.88%	1.16%
	Yuma County Federal Credit Union	\$34,873	\$3,884	11.14%	4.06%	0.00%	0.44%
	Westminster Federal Credit Union	\$35,195	\$3,429	9.74%	7.97%	4.78%	3.88%
	Electrical Federal Credit Union	\$36,929	\$3,247	8.79%	6.89%	12.44%	4.96%
	Peoples Credit Union	\$49,995	\$8,222	16.45%	1.91%	6.73%	3.94%
	Southwest Colorado Federal Credit Union	\$51,358	\$5,446	10.60%	6.04%	0.00%	1.60%
	Rio Grande Federal Credit Union	\$51,827	\$9,313	17.97%	2.90%	0.33%	0.61%
	Northern Colorado Credit Union	\$53,153	\$6,216	11.69%	3.90%	0.27%	1.46%
	Delta County Federal Credit Union	\$54,450	\$4,606	8.46%	4.21%	0.13%	2.19%
	Community Choice Credit Union	\$57,759	\$7,073	12.25%	6.20%	1.74%	8.61%
	Columbine Federal Credit Union	\$59,389	\$5,200	8.76%	3.73%	6.17%	3.46%
	White Crown Federal Credit Union	\$62,059	\$5,916	9.53%	3.13%	0.95%	9.96%
	Grand Junction Federal Credit Union	\$62,441	\$10,948	17.53%	6.31%	1.10%	5.26%
	Metrum Community Credit Union	\$65,608	\$8,676	13.22%	4.38%	1.59%	1.42%
	Weld Schools Credit Union	\$70,519	\$5,863	8.31%	8.79%	0.29%	3.33%
	Horizons North Credit Union	\$83,039	\$6,993	8.42%	3.46%	0.79%	2.55%
	NuVista Federal Credit Union	\$84,066	\$6,315	7.51%	9.20%	9.45%	7.81%
	Pikes Peak Credit Union	\$84,900	\$8,052	9.48%	3.71%	3.48%	2.32%
	Power Credit Union	\$89,274	\$10,515	11.78%	7.52%	2.03%	4.11%
	Fidelis Catholic Federal Credit Union	\$89,824	\$8,121	9.04%	6.46%	1.83%	0.87%
	Aurora Federal Credit Union	\$92,914	\$15,100	16.25%	5.83%	1.50%	4.25%
	Colorado Federal Credit Union	\$94,396	\$11,435	12.11%	5.57%	0.70%	1.34%
	Credit Union of the Rockies	\$96,645	\$10,924	11.30%	(0.40%)	0.94%	3.21%
	Foothills Credit Union	\$97,618	\$9,037	9.26%	14.92%	4.87%	5.12%
	Aurora Schools Federal Credit Union	\$110,235	\$10,777	9.78%	1.86%	2.55%	2.11%
	Arapahoe Credit Union	\$124,568	\$10,533	8.46%	11.69%	1.16%	5.49%
	Western Rockies Federal Credit Union	\$124,829	\$10,374	8.31%	0.12%	2.28%	4.92%
	SunWest Educational Credit Union	\$125,669	\$11,503	9.15%	9.14%	1.56%	4.83%

# MOSS ADAMS LLP

Net Worth

March 31, 2017

Run Date: May 19, 2017

		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 (%)
<b>Asset Group A - \$50 to \$250 million in total assets (continued)</b>							
	Sterling Federal Credit Union	\$137,163	\$21,124	15.40%	10.15%	0.05%	0.26%
	Space Age Federal Credit Union	\$138,438	\$12,496	9.03%	120.12%	3.78%	2.80%
	Denver Fire Department Federal Credit Union	\$146,589	\$18,180	12.40%	40.41%	0.08%	1.45%
	Colorado Credit Union	\$171,329	\$16,291	9.51%	14.98%	1.07%	2.71%
	Aventa Credit Union	\$176,100	\$17,921	10.18%	(0.98%)	3.01%	6.14%
	Minnequa Works Credit Union	\$179,146	\$21,688	12.11%	6.41%	4.21%	6.04%
	Fitzsimons Federal Credit Union	\$182,789	\$20,642	11.29%	3.97%	2.53%	7.63%
	Rocky Mountain Law Enforcement Federal Credit Union	\$204,294	\$35,180	17.22%	6.34%	0.36%	1.64%
	On Tap Credit Union	\$236,892	\$26,353	11.12%	2.78%	7.04%	4.93%
	Average of Asset Group A	\$59,906	\$6,833	11.84%	5.93%	3.81%	4.81%
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
	Red Rocks Credit Union	\$278,168	\$25,892	9.31%	3.81%	3.62%	4.14%
	Denver Community Credit Union	\$315,130	\$40,607	12.89%	2.73%	0.13%	2.15%
	Partner Colorado Credit Union	\$348,411	\$38,507	11.05%	14.09%	3.61%	6.30%
	Sooper Credit Union	\$350,047	\$37,499	10.71%	3.18%	1.85%	6.29%
	Average of Asset Group B	\$322,939	\$35,626	10.99%	5.95%	2.30%	4.72%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
	Air Academy Federal Credit Union	\$565,254	\$45,572	8.06%	4.41%	2.33%	7.47%
	Credit Union of Denver	\$722,398	\$81,533	11.29%	7.93%	4.24%	6.18%
	Premier Members Credit Union	\$952,488	\$101,885	10.70%	8.15%	2.65%	3.86%
	Average of Asset Group C	\$746,713	\$76,330	10.02%	6.83%	3.07%	5.84%
<b>Asset Group D - \$1 billion and over in total assets</b>							
	Credit Union of Colorado, A Federal Credit Union	\$1,434,455	\$147,345	10.27%	6.57%	1.15%	2.30%
	Westerra Credit Union	\$1,473,791	\$170,092	11.54%	2.08%	0.69%	1.88%
	Elevations Credit Union	\$1,854,344	\$185,146	9.98%	12.67%	2.42%	2.46%
	Public Service Credit Union	\$2,109,192	\$208,754	9.90%	6.06%	5.16%	7.63%
	BellCo Credit Union	\$4,345,548	\$395,597	9.10%	5.53%	4.09%	8.98%
	Ent Credit Union	\$4,851,230	\$620,914	12.80%	6.82%	1.16%	0.92%
	Average of Asset Group D	\$2,678,093	\$287,975	10.60%	6.62%	2.45%	4.03%

Source: SNL Financial

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***



<b>Total Assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	<b>Cost of Funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net Income</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Non-controlling interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes non-controlling interests for fiscal years starting after December 15, 2008).	<b>Net Interest Margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Return on Average Assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Asset Growth Rate (%)</b>	Growth in total assets. Annualized: $[(\text{Current Period Total Assets} - \text{Previous Period Total Assets}) / \text{Previous Period Total Assets}]$ .
<b>Return on Average Equity (%)</b>	Return on average equity; net income as a percent of average equity.	<b>Deposit Growth Rate (%)</b>	Growth in deposits. Annualized: $[(\text{Current Period Deposits} - \text{Previous Period Deposits (Domestic \& Foreign Office)}) / \text{Previous Period Deposits}]$ .
<b>Efficiency Ratio (FTE) (%)</b>	Non-interest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and non-interest revenues, excluding only gains from securities transactions and nonrecurring items.	<b>Total Loans &amp; Leases Non-accrual</b>	The amount of loans and finance leases, gross of reserves, on which the interest is no longer accruing.
<b>Salary Expense / Employees</b>	Salary and benefits expense / number of full-time equivalent employees at end of period.	<b>Non-accrual Loans / Total Loans (%)</b>	Non-accrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Total Loans &amp; Leases</b>	The total of loans and lease financing receivables, net of 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 U.S. 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 U.S.; other loans (e.g., for purchasing or carrying securities, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	<b>Reserves / Loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Total Deposits</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that are not insured but subject to the FDIC deposit regulations.	<b>Reserves / NPLs (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Liquidity Ratio (%)</b>	Liquid Assets (Cash & Bal Due to Dep Inst + Securities + Fed Fund&Repos + Trading Accounts - Pledged Secs) / Total Liabilities.	<b>NPAs / Total Assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Total Assets / Employees</b>	Total assets / number of full-time equivalent employees at end of period.	<b>NPA+ Loans 90PD / Tang Equity + LLRs [Texas Ratio] (%)</b>	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas Ratio.
<b>Loans / Deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.	<b>Total Equity Capital</b>	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards (e.g., ASC 810-10-65 for U.S. GAAP which includes minority interest for fiscal years starting after December 15, 2008).
<b>Yield on Earning Assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total Interest & Dividend Income / Average Earning Assets.	<b>Tier 1 Capital</b>	For OTS-regulated institutions it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
<b>Cost of Interest Bearing Liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total Interest Expense / Average Interest Bearing Liabilities.	<b>Leverage Ratio (%)</b>	The Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		<b>Tier 1 Risk-Based Ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
		<b>Risk-Based Capital Ratio (%)</b>	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.