



# Credit Union Index

AN ANALYSIS OF COLORADO CREDIT UNIONS





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

## 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

**Colorado**

# Performance Analysis

## Performance Analysis

June 30, 2017

Run Date: August 30, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Net Worth (%)	Oper Exp/ Oper Rev (%)	Salary&Benefits/ Employees (\$000)
Asset Group A - \$50 to \$250 million in total assets												
	Olathe Federal Credit Union	\$304	(\$9)	(11.39%)	(94.74%)	200.00%	\$16	(\$9)	(5.37%)	(45.00%)	140.00%	\$12
	Eaton Employees Federal Credit Union	\$445	\$1	0.90%	5.26%	50.00%	\$8	\$1	0.45%	2.63%	71.43%	\$12
	Akron Federal Credit Union	\$875	\$2	0.91%	10.96%	70.00%	\$40	\$5	1.15%	13.89%	70.00%	\$36
	St. Michael Federal Credit Union	\$1,032	\$1	0.39%	4.44%	50.00%	\$8	\$3	0.59%	6.74%	50.00%	\$12
	Shambhala Credit Union	\$2,365	(\$1)	(0.17%)	(2.11%)	102.94%	\$34	(\$2)	(0.17%)	(2.09%)	101.43%	\$36
	Mapleton Public Schools Federal Credit Union	\$2,465	\$3	0.49%	3.47%	93.33%	\$28	\$7	0.57%	4.07%	80.65%	\$26
	CO-NE Federal Credit Union	\$4,064	\$9	0.84%	6.15%	88.52%	\$32	\$13	0.59%	4.47%	90.48%	\$33
	Fort Morgan Schools Federal Credit Union	\$4,096	\$11	1.07%	5.90%	73.08%	\$48	\$19	0.93%	5.12%	76.36%	\$48
	Otero County Teachers Federal Credit Union	\$4,115	(\$3)	(0.28%)	(3.03%)	111.11%	\$24	(\$8)	(0.38%)	(4.02%)	114.04%	\$29
	F C I Federal Credit Union	\$4,291	(\$18)	(1.61%)	(7.11%)	151.28%	\$40	(\$39)	(1.71%)	(7.63%)	150.00%	\$44
	Moffat County Schools Federal Credit Union	\$4,541	\$7	0.62%	5.05%	81.58%	\$32	\$14	0.62%	5.08%	81.82%	\$33
	Valley Educators Credit Union	\$5,082	\$17	1.33%	11.76%	77.33%	\$40	\$33	1.29%	11.58%	78.15%	\$40
	Options Credit Union	\$5,156	\$3	0.23%	3.06%	97.62%	\$49	\$14	0.54%	7.20%	91.86%	\$48
	Routt Federal Credit Union	\$5,228	\$33	2.51%	31.06%	81.40%	\$50	\$13	0.50%	6.16%	85.54%	\$48
	Rio Blanco Schools Federal Credit Union	\$6,170	\$5	0.32%	1.70%	66.67%	\$27	\$20	0.63%	3.41%	67.74%	\$27
	Haxtun Community Federal Credit Union	\$7,277	(\$1)	(0.05%)	(0.65%)	101.82%	\$43	(\$11)	(0.30%)	(3.55%)	107.27%	\$42
	Star Tech Federal Credit Union	\$8,415	\$7	0.33%	1.80%	90.43%	\$85	\$25	0.60%	3.23%	85.56%	\$92
	One Thirteen Credit Union	\$8,740	\$5	0.22%	2.90%	95.45%	\$57	\$6	0.13%	1.74%	97.25%	\$58
	St. Mary Credit Union	\$9,504	\$14	0.59%	3.73%	82.46%	\$44	\$18	0.38%	2.41%	87.85%	\$45
	Harrison District No. Two Federal Credit Union	\$14,334	(\$29)	(0.82%)	(7.11%)	125.93%	\$61	(\$34)	(0.49%)	(4.15%)	113.85%	\$59
	Junction Bell Federal Credit Union	\$21,186	\$13	0.25%	2.74%	90.07%	\$50	\$21	0.20%	2.22%	92.49%	\$49
	Porter Federal Credit Union	\$22,640	\$6	0.11%	0.67%	95.56%	\$69	\$13	0.12%	0.73%	94.76%	\$65
	Fellowship Credit Union	\$24,028	(\$19)	(0.31%)	(2.89%)	106.49%	\$50	(\$35)	(0.29%)	(2.65%)	106.02%	\$47
	School District 3 Federal Credit Union	\$24,035	\$38	0.62%	5.29%	75.69%	\$44	\$65	0.53%	4.55%	79.02%	\$45
	B.C.S. Community Credit Union	\$24,598	\$13	0.21%	1.20%	94.61%	\$71	(\$5)	(0.04%)	(0.23%)	101.05%	\$69
	Mountain River Credit Union	\$25,440	(\$34)	(0.52%)	(7.15%)	106.72%	\$64	(\$81)	(0.62%)	(8.42%)	113.36%	\$70
	Guadalupe Parish Credit Union	\$28,160	\$63	0.91%	3.48%	70.61%	\$49	\$121	0.88%	3.36%	74.37%	\$49
	Pueblo Horizons Federal Credit Union	\$29,690	(\$43)	(0.57%)	(4.90%)	114.39%	\$47	(\$51)	(0.34%)	(2.89%)	105.89%	\$46
	Holyoke Community Federal Credit Union	\$30,325	(\$4)	(0.05%)	(0.61%)	101.37%	\$57	(\$5)	(0.03%)	(0.38%)	100.87%	\$56
	San Juan Mountains Credit Union	\$31,908	\$59	0.75%	8.44%	80.83%	\$68	\$105	0.67%	7.58%	83.28%	\$66
	Pueblo Government Agencies Federal Credit Union	\$33,185	\$4	0.05%	0.41%	98.27%	\$43	\$4	0.02%	0.21%	98.78%	\$43
	Yuma County Federal Credit Union	\$34,539	\$33	0.38%	3.38%	86.25%	\$55	\$72	0.41%	3.71%	84.58%	\$54
	Westminster Federal Credit Union	\$37,066	\$51	0.56%	5.89%	67.62%	\$67	\$118	0.66%	6.87%	76.22%	\$66
	Electrical Federal Credit Union	\$37,686	\$18	0.19%	2.21%	71.82%	\$52	\$72	0.39%	4.45%	73.56%	\$52
	Peoples Credit Union	\$49,988	\$122	0.98%	5.89%	75.49%	\$53	\$161	0.64%	3.91%	78.82%	\$56
	Southwest Colorado Federal Credit Union	\$52,541	\$120	0.92%	8.72%	66.85%	\$64	\$202	0.78%	7.40%	70.60%	\$65
	Northern Colorado Credit Union	\$53,731	\$78	0.58%	4.96%	82.52%	\$66	\$138	0.52%	4.41%	84.07%	\$66
	Rio Grande Federal Credit Union	\$54,560	\$96	0.72%	4.10%	74.07%	\$54	\$163	0.62%	3.50%	77.01%	\$55
	Delta County Federal Credit Union	\$55,358	(\$31)	(0.23%)	(2.70%)	91.59%	\$48	\$17	0.06%	0.74%	88.44%	\$46
	Community Choice Credit Union	\$58,323	\$132	0.91%	6.36%	81.31%	\$92	\$241	0.84%	5.85%	82.04%	\$96
	Columbine Federal Credit Union	\$59,023	\$46	0.31%	3.59%	87.72%	\$54	\$95	0.32%	3.73%	88.43%	\$55
	Grand Junction Federal Credit Union	\$59,243	\$177	1.16%	6.42%	65.61%	\$66	\$347	1.13%	6.34%	64.55%	\$62
	White Crown Federal Credit Union	\$64,569	(\$24)	(0.15%)	(1.71%)	104.41%	\$92	\$22	0.07%	0.78%	98.20%	\$89
	Metrum Community Credit Union	\$67,382	\$394	2.37%	17.76%	51.40%	\$60	\$488	1.48%	11.15%	62.41%	\$62
	Weld Schools Credit Union	\$70,347	\$154	0.87%	10.37%	76.30%	\$48	\$279	0.80%	9.51%	78.09%	\$48
	Horizons North Credit Union	\$80,839	\$142	0.69%	8.04%	83.77%	\$79	\$202	0.49%	5.76%	85.43%	\$79
	NuVista Federal Credit Union	\$82,428	\$105	0.50%	6.61%	78.56%	\$51	\$247	0.59%	7.84%	78.93%	\$53
	Pikes Peak Credit Union	\$84,528	\$125	0.59%	6.16%	75.15%	\$56	\$199	0.47%	4.93%	77.15%	\$57
	Power Credit Union	\$89,210	\$167	0.75%	6.36%	80.11%	\$47	\$361	0.81%	6.94%	79.55%	\$46
	Fidelis Catholic Federal Credit Union	\$89,552	\$95	0.42%	4.65%	82.98%	\$49	\$224	0.50%	5.52%	81.40%	\$49
	Coloramo Federal Credit Union	\$93,827	\$105	0.45%	3.66%	86.46%	\$47	\$262	0.56%	4.59%	84.96%	\$46
	Aurora Federal Credit Union	\$95,241	\$275	1.17%	7.23%	65.73%	\$66	\$492	1.06%	6.52%	69.27%	\$64
	Credit Union of the Rockies	\$96,379	\$3	0.01%	0.11%	92.45%	\$48	(\$7)	(0.01%)	(0.13%)	95.17%	\$50
	Foothills Credit Union	\$98,200	\$223	0.91%	9.75%	72.63%	\$76	\$548	1.13%	12.16%	70.32%	\$77
	Aurora Schools Federal Credit Union	\$108,836	\$27	0.10%	1.00%	94.05%	\$77	\$76	0.14%	1.41%	93.57%	\$77
	Western Rockies Federal Credit Union	\$123,765	\$135	0.43%	6.38%	84.28%	\$51	\$138	0.22%	3.29%	86.28%	\$52
	Arapahoe Credit Union	\$125,098	\$120	0.38%	4.53%	89.49%	\$75	\$419	0.68%	7.99%	82.66%	\$78
	SunWest Educational Credit Union	\$126,065	\$179	0.57%	6.18%	78.54%	\$55	\$436	0.70%	7.60%	77.71%	\$55

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.

## Performance Analysis

June 30, 2017

Run Date: August 30, 2017

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	\$135,922	\$366	1.07%	6.87%	59.01%	\$48	\$888	1.31%	8.42%	55.58%	\$52
	Space Age Federal Credit Union	\$139,245	\$12	0.03%	0.38%	94.40%	\$80	\$21	0.03%	0.36%	94.85%	\$80
	Denver Fire Department Federal Credit Union	\$146,107	\$509	1.39%	11.67%	52.52%	\$95	\$2,178	3.00%	25.86%	34.49%	\$97
	Colorado Credit Union	\$169,524	\$271	0.64%	6.60%	87.07%	\$74	\$859	1.02%	10.60%	81.00%	\$73
	Aventa Credit Union	\$174,922	\$329	0.75%	7.21%	81.01%	\$60	\$285	0.33%	3.14%	84.85%	\$65
	Minnequa Works Credit Union	\$177,458	(\$144)	(0.32%)	(2.85%)	113.95%	\$52	\$197	0.22%	1.96%	92.19%	\$51
	Fitzsimons Federal Credit Union	\$180,023	\$89	0.20%	1.72%	82.18%	\$76	\$292	0.32%	2.83%	83.47%	\$76
	Rocky Mountain Law Enforcement Federal Credit Union	\$207,985	\$518	1.01%	5.77%	74.98%	\$77	\$1,067	1.05%	5.99%	74.97%	\$75
	On Tap Credit Union	\$241,602	(\$110)	(0.18%)	(1.68%)	82.11%	\$74	\$71	0.06%	0.54%	79.74%	\$75
	Average of Asset Group A	\$59,922	\$76	0.28%	2.55%	86.57%	\$55	\$181	0.37%	3.31%	85.70%	\$55
Asset Group B - \$251 to \$500 million in total assets												
	Red Rocks Credit Union	\$280,313	\$235	0.34%	3.63%	76.13%	\$76	\$479	0.35%	3.72%	78.43%	\$78
	Denver Community Credit Union	\$326,840	\$284	0.35%	2.74%	87.64%	\$69	\$620	0.39%	3.03%	84.59%	\$65
	Partner Colorado Credit Union	\$347,695	\$677	0.78%	6.94%	82.22%	\$78	\$1,987	1.17%	10.33%	77.70%	\$75
	Soooper Credit Union	\$353,439	\$507	0.58%	5.40%	73.41%	\$70	\$803	0.46%	4.30%	76.80%	\$71
	Average of Asset Group B	\$327,072	\$426	0.51%	4.68%	79.85%	\$73	\$972	0.59%	5.35%	79.38%	\$72
Asset Group C - \$501 million to \$1 billion in total assets												
	Air Academy Federal Credit Union	\$565,627	\$1,019	0.72%	8.86%	74.86%	\$65	\$1,516	0.54%	6.65%	76.79%	\$66
	Credit Union of Denver	\$749,021	\$2,176	1.18%	10.65%	63.55%	\$68	\$3,762	1.04%	9.33%	65.24%	\$69
	Premier Members Credit Union	\$953,268	\$2,250	0.94%	7.97%	73.68%	\$71	\$4,285	0.91%	7.68%	73.07%	\$70
	Average of Asset Group C	\$755,972	\$1,815	0.95%	9.16%	70.70%	\$68	\$3,188	0.83%	7.89%	71.70%	\$68
Asset Group D - \$1 billion and over in total assets												
	Credit Union of Colorado, A Federal Credit Union	\$1,424,489	\$1,629	0.46%	4.34%	80.78%	\$81	\$4,011	0.56%	5.38%	80.83%	\$80
	Westerra Credit Union	\$1,499,428	\$1,285	0.35%	2.95%	86.90%	\$84	\$2,165	0.29%	2.49%	89.71%	\$86
	Elevations Credit Union	\$1,852,626	\$5,721	1.23%	12.04%	75.50%	\$107	\$11,404	1.24%	12.18%	75.70%	\$103
	Public Service Credit Union	\$2,308,331	\$5,737	1.04%	10.87%	60.27%	\$79	\$8,851	0.83%	8.47%	64.07%	\$82
	BellCo Credit Union	\$3,946,428	\$12,011	1.16%	11.96%	59.31%	\$94	\$17,405	0.85%	8.77%	58.99%	\$88
	Ent Credit Union	\$5,000,068	\$13,557	1.10%	8.86%	62.16%	\$84	\$23,971	0.99%	7.91%	63.95%	\$84
	Average of Asset Group D	\$2,671,895	\$6,657	0.89%	8.50%	70.82%	\$88	\$11,301	0.79%	7.53%	72.21%	\$87

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.

# Balance Sheet & Net Interest Margin

## Balance Sheet &amp; Net Interest Margin

June 30, 2017

Run Date: August 30, 2017

Region	Institution Name	As of Date					Year to Date				
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Shares & Deposits (\$000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees (\$000)	Yield on Avg Assets (%)	Interest Expense/ Avg Assets (%)	Net Interest Income/ Avg Assets (%)	Asset Growth Rate (%)	Market Growth Rate (%)
Asset Group A - \$50 to \$250 million in total assets											
	Olathe Federal Credit Union	\$304	\$209	\$272	76.84%	\$608	3.58%	0.60%	2.99%	(39.58%)	(39.05%)
	Eaton Employees Federal Credit Union	\$445	\$133	\$369	36.04%	\$890	2.73%	0.00%	2.73%	4.13%	5.57%
	Akron Federal Credit Union	\$875	\$674	\$799	84.36%	\$1,750	4.15%	0.00%	4.15%	10.84%	10.54%
	St. Michael Federal Credit Union	\$1,032	\$346	\$942	36.73%	\$2,064	1.78%	0.59%	1.18%	10.18%	10.50%
	Shambhala Credit Union	\$2,365	\$1,630	\$2,164	75.32%	\$1,183	5.42%	0.86%	4.56%	8.37%	10.00%
	Mapleton Public Schools Federal Credit Union	\$2,465	\$573	\$2,115	27.09%	\$2,465	2.76%	0.24%	2.52%	1.22%	0.85%
	CO-NE Federal Credit Union	\$4,064	\$2,793	\$3,430	81.43%	\$1,355	4.94%	0.46%	4.53%	(18.21%)	(22.00%)
	Fort Morgan Schools Federal Credit Union	\$4,096	\$2,689	\$3,340	80.51%	\$4,096	2.98%	0.34%	2.64%	2.02%	1.39%
	Otero County Teachers Federal Credit Union	\$4,115	\$1,406	\$3,714	37.86%	\$2,058	2.69%	0.28%	2.41%	(5.25%)	(5.40%)
	F C I Federal Credit Union	\$4,291	\$1,704	\$3,275	52.03%	\$1,430	3.12%	0.04%	3.08%	(14.00%)	(11.62%)
	Moffat County Schools Federal Credit Union	\$4,541	\$2,075	\$3,973	52.23%	\$2,271	3.41%	0.18%	3.23%	4.55%	4.43%
	Valley Educators Credit Union	\$5,082	\$3,524	\$4,489	78.50%	\$1,694	5.32%	0.16%	5.17%	0.91%	(0.18%)
	Options Credit Union	\$5,156	\$4,206	\$4,749	88.57%	\$1,719	4.97%	0.19%	4.81%	4.32%	4.65%
	Routt Federal Credit Union	\$5,228	\$2,134	\$4,781	44.64%	\$2,614	3.21%	0.15%	3.05%	12.30%	13.01%
	Rio Blanco Schools Federal Credit Union	\$6,170	\$3,273	\$4,976	65.78%	\$2,468	3.19%	0.25%	2.94%	(6.67%)	(9.02%)
	Haxtun Community Federal Credit Union	\$7,277	\$4,493	\$6,633	67.74%	\$2,911	3.60%	0.84%	2.76%	6.03%	6.80%
	Star Tech Federal Credit Union	\$8,415	\$4,886	\$6,853	71.30%	\$5,610	4.43%	0.12%	4.31%	8.19%	9.28%
	One Thirteen Credit Union	\$8,740	\$5,227	\$8,029	65.10%	\$2,913	3.85%	0.13%	3.74%	(3.79%)	(4.24%)
	St. Mary Credit Union	\$9,504	\$3,097	\$7,991	38.76%	\$3,168	2.57%	0.27%	2.30%	0.15%	(0.27%)
	Harrison District No. Two Federal Credit Union	\$14,334	\$5,853	\$12,671	46.19%	\$3,185	2.72%	0.19%	2.54%	12.84%	15.46%
	Junction Bell Federal Credit Union	\$21,186	\$6,632	\$19,267	34.42%	\$4,237	2.45%	0.12%	2.33%	5.29%	5.89%
	Porter Federal Credit Union	\$22,640	\$5,001	\$19,043	26.26%	\$7,547	1.92%	0.13%	1.78%	1.69%	1.69%
	Fellowship Credit Union	\$24,028	\$16,597	\$21,358	77.71%	\$1,299	4.76%	0.32%	4.44%	6.57%	8.19%
	School District 3 Federal Credit Union	\$24,035	\$10,089	\$21,085	47.85%	\$3,698	2.60%	0.20%	2.40%	(3.77%)	(4.42%)
	B.C.S. Community Credit Union	\$24,598	\$14,722	\$20,221	72.81%	\$4,472	3.67%	0.32%	3.34%	5.29%	6.47%
	Mountain River Credit Union	\$25,440	\$12,381	\$23,503	52.68%	\$2,993	3.02%	0.23%	2.80%	(2.71%)	(2.32%)
	Guadalupe Parish Credit Union	\$28,160	\$17,362	\$20,830	83.35%	\$3,755	3.33%	0.51%	2.83%	14.88%	19.24%
	Pueblo Horizons Federal Credit Union	\$29,690	\$12,449	\$25,929	48.01%	\$2,969	2.85%	0.21%	2.65%	(1.13%)	(0.41%)
	Holyoke Community Federal Credit Union	\$30,325	\$23,890	\$27,647	86.41%	\$2,426	3.79%	0.47%	3.32%	1.15%	1.32%
	San Juan Mountains Credit Union	\$31,908	\$19,037	\$29,048	65.54%	\$3,545	3.50%	0.10%	3.40%	10.83%	11.20%
	Pueblo Government Agencies Federal Credit Union	\$33,185	\$10,498	\$28,964	36.24%	\$2,655	2.74%	0.15%	2.59%	10.67%	11.20%
	Yuma County Federal Credit Union	\$34,539	\$13,630	\$30,465	44.74%	\$3,838	2.48%	0.20%	2.28%	(1.47%)	(1.89%)
	Westminster Federal Credit Union	\$37,066	\$22,656	\$33,430	67.77%	\$3,902	3.38%	0.21%	3.17%	7.71%	7.20%
	Electrical Federal Credit Union	\$37,686	\$19,987	\$34,321	58.24%	\$4,187	3.56%	0.18%	3.38%	6.15%	6.40%
	Peoples Credit Union	\$49,988	\$41,549	\$41,513	100.09%	\$3,030	4.41%	0.64%	3.77%	0.96%	0.53%
	Southwest Colorado Federal Credit Union	\$52,541	\$12,164	\$46,508	26.15%	\$7,005	2.11%	0.11%	2.00%	7.35%	8.63%
	Northern Colorado Credit Union	\$53,731	\$34,690	\$47,244	73.43%	\$4,478	3.18%	0.35%	2.83%	5.30%	5.56%
	Rio Grande Federal Credit Union	\$54,560	\$17,911	\$44,986	39.81%	\$4,960	2.45%	0.18%	2.27%	15.68%	18.15%
	Delta County Federal Credit Union	\$55,358	\$18,738	\$50,717	36.95%	\$3,256	2.57%	0.19%	2.37%	12.60%	13.78%
	Community Choice Credit Union	\$58,323	\$31,524	\$47,997	65.68%	\$3,888	3.52%	0.20%	3.32%	7.85%	2.22%
	Columbine Federal Credit Union	\$59,023	\$45,283	\$53,706	84.32%	\$2,951	3.58%	0.36%	3.22%	3.34%	3.77%
	Grand Junction Federal Credit Union	\$59,243	\$37,226	\$47,981	77.58%	\$4,388	3.59%	0.29%	3.30%	(5.51%)	(8.31%)
	White Crown Federal Credit Union	\$64,569	\$39,003	\$59,436	65.62%	\$5,870	2.83%	0.23%	2.60%	12.18%	14.14%
	Metrum Community Credit Union	\$67,382	\$39,907	\$57,480	69.43%	\$4,347	3.12%	0.43%	2.68%	7.43%	6.99%
	Weld Schools Credit Union	\$70,347	\$34,102	\$63,773	53.47%	\$3,432	2.66%	0.02%	2.64%	6.95%	6.29%
	Horizons North Credit Union	\$80,839	\$58,598	\$73,384	79.85%	\$4,619	3.31%	0.15%	3.16%	1.69%	1.12%
	NuVista Federal Credit Union	\$82,428	\$48,910	\$75,639	64.66%	\$2,997	3.54%	0.20%	3.34%	(4.52%)	(5.43%)
	Pikes Peak Credit Union	\$84,528	\$64,764	\$76,191	85.00%	\$4,335	2.91%	0.48%	2.43%	6.30%	6.59%
	Power Credit Union	\$89,210	\$55,598	\$76,316	72.85%	\$2,411	3.63%	0.21%	3.42%	4.18%	3.04%
	Fidelis Catholic Federal Credit Union	\$89,552	\$48,083	\$80,303	59.88%	\$3,655	3.10%	0.27%	2.83%	1.86%	0.64%
	Coloramo Federal Credit Union	\$93,827	\$39,227	\$81,909	47.89%	\$2,536	2.73%	0.12%	2.61%	3.53%	3.87%
	Aurora Federal Credit Union	\$95,241	\$44,720	\$78,566	56.92%	\$5,602	3.21%	0.34%	2.87%	13.10%	14.68%
	Credit Union of the Rockies	\$96,379	\$53,066	\$85,096	62.36%	\$3,060	3.04%	0.23%	2.81%	7.99%	8.66%
	Foothills Credit Union	\$98,200	\$72,337	\$87,760	82.43%	\$5,776	3.49%	0.32%	3.17%	11.10%	8.83%
	Aurora Schools Federal Credit Union	\$108,836	\$72,137	\$92,689	77.83%	\$4,535	2.93%	0.45%	2.48%	2.44%	5.26%
	Western Rockies Federal Credit Union	\$123,765	\$69,522	\$114,453	60.74%	\$2,750	3.04%	0.08%	2.96%	4.61%	3.99%
	Arapahoe Credit Union	\$125,098	\$76,937	\$114,019	67.48%	\$3,734	3.27%	0.35%	2.92%	5.28%	5.18%
	SunWest Educational Credit Union	\$126,065	\$73,330	\$113,594	64.55%	\$3,879	3.09%	0.18%	2.91%	7.88%	8.29%

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.



## Balance Sheet &amp; Net Interest Margin

June 30, 2017

Run Date: August 30, 2017

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	\$135,922	\$43,448	\$114,757	37.86%	\$5,663	2.36%	0.31%	2.06%	2.78%	1.81%
	Space Age Federal Credit Union	\$139,245	\$97,955	\$125,774	77.88%	\$3,525	3.67%	0.21%	3.46%	42.50%	40.01%
	Denver Fire Department Federal Credit Union	\$146,107	\$68,406	\$127,955	53.46%	\$15,380	2.52%	0.45%	2.06%	5.54%	3.63%
	Colorado Credit Union	\$169,524	\$122,953	\$150,169	81.88%	\$3,324	3.57%	0.35%	3.22%	8.20%	6.85%
	Aventa Credit Union	\$174,922	\$132,224	\$154,504	85.58%	\$2,755	4.05%	0.36%	3.70%	3.30%	3.59%
	Minnequa Works Credit Union	\$177,458	\$62,228	\$156,408	39.79%	\$4,276	2.74%	0.93%	1.82%	0.06%	0.00%
	Fitzsimons Federal Credit Union	\$180,023	\$107,168	\$155,791	68.79%	\$4,801	3.32%	0.29%	3.03%	1.18%	1.19%
	Rocky Mountain Law Enforcement Federal Credit Union	\$207,985	\$127,963	\$169,757	75.38%	\$5,012	3.44%	0.32%	3.12%	8.32%	10.44%
	On Tap Credit Union	\$241,602	\$184,757	\$209,494	88.19%	\$4,202	4.14%	0.29%	3.85%	13.08%	15.21%
	Average of Asset Group A	\$59,922	\$34,810	\$52,486	62.58%	\$3,648	3.29%	0.29%	3.01%	4.24%	4.33%
Asset Group B - \$251 to \$500 million in total assets											
	Red Rocks Credit Union	\$280,313	\$236,050	\$252,627	93.44%	\$5,339	3.99%	0.46%	3.53%	5.05%	5.57%
	Denver Community Credit Union	\$326,840	\$210,659	\$276,302	76.24%	\$3,652	3.15%	0.46%	2.69%	14.88%	15.98%
	Partner Colorado Credit Union	\$347,695	\$246,965	\$306,991	80.45%	\$3,460	3.16%	0.35%	2.81%	18.07%	19.40%
	Sooper Credit Union	\$353,439	\$252,092	\$312,152	80.76%	\$3,760	3.72%	0.32%	3.40%	7.59%	8.19%
	Average of Asset Group B	\$327,072	\$236,442	\$287,018	82.72%	\$4,053	3.51%	0.40%	3.11%	11.40%	12.29%
Asset Group C - \$501 million to \$1 billion in total assets											
	Air Academy Federal Credit Union	\$565,627	\$460,521	\$514,675	89.48%	\$4,221	3.21%	0.30%	2.91%	4.29%	4.36%
	Credit Union of Denver	\$749,021	\$433,543	\$662,879	65.40%	\$5,829	3.32%	0.49%	2.82%	12.92%	13.26%
	Premier Members Credit Union	\$953,268	\$752,105	\$826,239	91.03%	\$3,844	3.72%	0.34%	3.38%	5.84%	5.84%
	Average of Asset Group C	\$755,972	\$548,723	\$667,931	81.97%	\$4,631	3.42%	0.38%	3.04%	7.68%	7.82%
Asset Group D - \$1 billion and over in total assets											
	Credit Union of Colorado, A Federal Credit Union	\$1,424,489	\$840,311	\$1,260,306	66.68%	\$4,617	3.18%	0.38%	2.80%	5.04%	6.03%
	Westerra Credit Union	\$1,499,428	\$1,127,589	\$1,275,906	88.38%	\$5,950	2.86%	0.48%	2.38%	8.68%	10.81%
	Elevations Credit Union	\$1,852,626	\$1,345,323	\$1,626,882	82.69%	\$3,921	3.35%	0.15%	3.20%	6.39%	6.32%
	Public Service Credit Union	\$2,308,331	\$1,857,783	\$1,883,732	98.62%	\$4,875	4.08%	0.51%	3.57%	24.56%	18.85%
	BellCo Credit Union	\$3,946,428	\$3,123,831	\$3,285,786	95.07%	\$12,180	3.66%	0.62%	3.04%	9.37%	18.27%
	Ent Credit Union	\$5,000,068	\$3,754,976	\$4,089,099	91.83%	\$7,118	3.05%	0.87%	2.18%	11.01%	8.44%
	Average of Asset Group D	\$2,671,895	\$2,008,302	\$2,236,952	87.21%	\$6,444	3.36%	0.50%	2.86%	10.84%	11.45%

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.

# Asset Quality

## Asset Quality

June 30, 2017

Run Date: August 30, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPLs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Olathe Federal Credit Union	\$304	\$0	0.00%	1.44%	NA	0.00%	0.00%
	Eaton Employees Federal Credit Union	\$445	\$10	7.52%	4.51%	60.00%	14.63%	2.25%
	Akron Federal Credit Union	\$875	\$0	0.00%	1.04%	NA	0.00%	0.00%
	St. Michael Federal Credit Union	\$1,032	\$11	3.18%	3.18%	100.00%	10.89%	1.07%
	Shambhala Credit Union	\$2,365	\$1	0.06%	1.84%	NM	0.46%	0.04%
	Mapleton Public Schools Federal Credit Union	\$2,465	\$0	0.00%	1.75%	NA	0.00%	0.00%
	CO-NE Federal Credit Union	\$4,064	\$32	1.15%	1.32%	115.63%	5.43%	0.79%
	Fort Morgan Schools Federal Credit Union	\$4,096	\$5	0.19%	1.64%	880.00%	0.63%	0.12%
	Otero County Teachers Federal Credit Union	\$4,115	\$19	1.35%	1.78%	131.58%	4.53%	0.46%
	F C I Federal Credit Union	\$4,291	\$7	0.41%	2.82%	685.71%	0.67%	0.16%
	Moffat County Schools Federal Credit Union	\$4,541	\$11	0.53%	1.06%	200.00%	1.90%	0.24%
	Valley Educators Credit Union	\$5,082	\$188	5.33%	2.01%	37.77%	28.61%	3.70%
	Options Credit Union	\$5,156	\$15	0.36%	0.45%	126.67%	3.64%	0.29%
	Routt Federal Credit Union	\$5,228	\$0	0.00%	0.75%	NA	0.00%	0.00%
	Rio Blanco Schools Federal Credit Union	\$6,170	\$51	1.56%	2.02%	129.41%	4.09%	0.83%
	Haxtun Community Federal Credit Union	\$7,277	\$25	0.56%	0.71%	128.00%	3.86%	0.34%
	Star Tech Federal Credit Union	\$8,415	\$13	0.27%	0.45%	169.23%	0.82%	0.15%
	One Thirteen Credit Union	\$8,740	\$23	0.44%	1.01%	230.43%	3.09%	0.26%
	St. Mary Credit Union	\$9,504	\$76	2.45%	6.39%	260.53%	4.46%	0.80%
	Harrison District No. Two Federal Credit Union	\$14,334	\$30	0.51%	0.19%	36.67%	1.84%	0.21%
	Junction Bell Federal Credit Union	\$21,186	\$0	0.00%	0.81%	NA	0.00%	0.00%
	Porter Federal Credit Union	\$22,640	\$15	0.30%	1.00%	333.33%	0.41%	0.07%
	Fellowship Credit Union	\$24,028	\$78	0.47%	1.09%	232.05%	6.06%	0.32%
	School District 3 Federal Credit Union	\$24,035	\$21	0.21%	0.24%	114.29%	1.44%	0.09%
	B.C.S. Community Credit Union	\$24,598	\$161	1.09%	0.86%	78.26%	3.61%	0.65%
	Mountain River Credit Union	\$25,440	\$188	1.52%	0.67%	44.15%	9.55%	0.74%
	Guadalupe Parish Credit Union	\$28,160	\$15	0.09%	0.46%	526.67%	0.20%	0.05%
	Pueblo Horizons Federal Credit Union	\$29,690	\$119	0.96%	0.65%	68.07%	5.80%	0.40%
	Holyoke Community Federal Credit Union	\$30,325	\$433	1.81%	0.91%	50.12%	16.69%	1.43%
	San Juan Mountains Credit Union	\$31,908	\$199	1.05%	1.34%	128.64%	6.46%	0.62%
	Pueblo Government Agencies Federal Credit Union	\$33,185	\$34	0.32%	0.51%	158.82%	4.20%	0.10%
	Yuma County Federal Credit Union	\$34,539	\$0	0.00%	0.12%	NA	0.00%	0.00%
	Westminster Federal Credit Union	\$37,066	\$143	0.63%	0.72%	113.29%	6.24%	0.39%
	Electrical Federal Credit Union	\$37,686	\$694	3.47%	0.92%	26.51%	20.13%	1.84%
	Peoples Credit Union	\$49,988	\$185	0.45%	0.78%	175.68%	2.13%	0.37%
	Southwest Colorado Federal Credit Union	\$52,541	\$4	0.03%	0.64%	NM	0.07%	0.01%
	Northern Colorado Credit Union	\$53,731	\$47	0.14%	0.27%	197.87%	0.73%	0.09%
	Rio Grande Federal Credit Union	\$54,560	\$9	0.05%	0.30%	600.00%	0.45%	0.02%
	Delta County Federal Credit Union	\$55,358	\$4	0.02%	0.62%	NM	1.58%	0.01%
	Community Choice Credit Union	\$58,323	\$101	0.32%	1.95%	608.91%	1.12%	0.17%
	Columbine Federal Credit Union	\$59,023	\$386	0.85%	0.38%	44.30%	7.24%	0.65%
	Grand Junction Federal Credit Union	\$59,243	\$423	1.14%	1.58%	139.24%	3.65%	0.71%
	White Crown Federal Credit Union	\$64,569	\$40	0.10%	1.53%	NM	0.65%	0.06%
	Metrum Community Credit Union	\$67,382	\$103	0.26%	0.34%	133.01%	1.12%	0.15%
	Weld Schools Credit Union	\$70,347	\$28	0.08%	0.53%	642.86%	0.76%	0.04%
	Horizons North Credit Union	\$80,839	\$518	0.88%	0.32%	35.71%	7.07%	0.64%
	NuVista Federal Credit Union	\$82,428	\$207	0.42%	0.89%	209.66%	5.33%	0.25%
	Pikes Peak Credit Union	\$84,528	\$254	0.39%	0.33%	85.04%	3.03%	0.30%
	Power Credit Union	\$89,210	\$229	0.41%	0.75%	182.53%	2.89%	0.26%
	Fidelis Catholic Federal Credit Union	\$89,552	\$202	0.42%	0.16%	37.13%	2.44%	0.23%
	Coloramo Federal Credit Union	\$93,827	\$65	0.17%	0.41%	249.23%	1.05%	0.07%
	Aurora Federal Credit Union	\$95,241	\$262	0.59%	1.47%	251.53%	1.65%	0.28%
	Credit Union of the Rockies	\$96,379	\$75	0.14%	0.69%	489.33%	0.86%	0.08%
	Foothills Credit Union	\$98,200	\$546	0.75%	0.66%	87.73%	5.75%	0.56%
	Aurora Schools Federal Credit Union	\$108,836	\$231	0.32%	0.29%	91.77%	2.43%	0.21%
	Western Rockies Federal Credit Union	\$123,765	\$164	0.24%	0.76%	322.56%	2.28%	0.13%
	Arapahoe Credit Union	\$125,098	\$151	0.20%	0.66%	335.76%	1.35%	0.12%
	SunWest Educational Credit Union	\$126,065	\$227	0.31%	0.77%	249.78%	1.86%	0.18%

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.

**Asset Quality**
**June 30, 2017**
**Run Date: August 30, 2017**

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	\$135,922	\$8	0.02%	0.12%	675.00%	0.04%	0.01%
	Space Age Federal Credit Union	\$139,245	\$485	0.50%	0.35%	70.72%	6.57%	0.35%
	Denver Fire Department Federal Credit Union	\$146,107	\$0	0.00%	0.38%	NA	0.00%	0.00%
	Colorado Credit Union	\$169,524	\$188	0.15%	0.37%	240.96%	1.10%	0.11%
	Aventa Credit Union	\$174,922	\$567	0.43%	0.73%	169.14%	2.93%	0.32%
	Minnequa Works Credit Union	\$177,458	\$804	1.29%	1.96%	151.37%	4.44%	0.45%
	Fitzsimons Federal Credit Union	\$180,023	\$668	0.62%	1.49%	239.37%	3.32%	0.37%
	Rocky Mountain Law Enforcement Federal Credit Union	\$207,985	\$137	0.11%	0.48%	445.99%	0.49%	0.07%
	On Tap Credit Union	\$241,602	\$1,644	0.89%	0.80%	90.02%	6.46%	0.68%
	Average of Asset Group A	\$59,922	\$173	0.75%	1.05%	221.75%	3.78%	0.39%
Asset Group B - \$251 to \$500 million in total assets								
	Red Rocks Credit Union	\$280,313	\$1,218	0.52%	0.53%	103.04%	5.06%	0.43%
	Denver Community Credit Union	\$326,840	\$330	0.16%	0.46%	290.61%	0.89%	0.10%
	Partner Colorado Credit Union	\$347,695	\$1,787	0.72%	0.92%	126.75%	4.98%	0.51%
	Sooper Credit Union	\$353,439	\$762	0.30%	1.01%	334.25%	2.30%	0.22%
	Average of Asset Group B	\$327,072	\$1,024	0.43%	0.73%	213.66%	3.31%	0.32%
Asset Group C - \$501 million to \$1 billion in total assets								
	Air Academy Federal Credit Union	\$565,627	\$1,778	0.39%	0.69%	178.12%	6.24%	0.31%
	Credit Union of Denver	\$749,021	\$3,518	0.81%	1.13%	139.74%	4.10%	0.47%
	Premier Members Credit Union	\$953,268	\$4,121	0.55%	0.55%	101.16%	3.75%	0.43%
	Average of Asset Group C	\$755,972	\$3,139	0.58%	0.79%	139.67%	4.70%	0.40%
Asset Group D - \$1 billion and over in total assets								
	Credit Union of Colorado, A Federal Credit Union	\$1,424,489	\$2,763	0.33%	0.45%	137.53%	1.94%	0.19%
	Westerra Credit Union	\$1,499,428	\$1,361	0.12%	0.28%	232.70%	0.83%	0.09%
	Elevations Credit Union	\$1,852,626	\$3,015	0.22%	0.38%	167.89%	1.63%	0.16%
	Public Service Credit Union	\$2,308,331	\$11,594	0.62%	0.93%	148.41%	6.34%	0.50%
	BellCo Credit Union	\$3,946,428	\$17,998	0.58%	1.17%	202.98%	4.71%	0.46%
	Ent Credit Union	\$5,000,068	\$8,245	0.22%	0.16%	74.24%	1.41%	0.16%
	Average of Asset Group D	\$2,671,895	\$7,496	0.35%	0.56%	160.63%	2.81%	0.26%

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.

Net Worth

## Net Worth

June 30, 2017

Run Date: August 30, 2017

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							
	Olathe Federal Credit Union	\$304	\$32	10.53%	(43.90%)	0.00%	9.38%
	Eaton Employees Federal Credit Union	\$445	\$76	17.08%	0.00%	13.16%	7.89%
	Akron Federal Credit Union	\$875	\$74	8.46%	11.43%	0.00%	9.46%
	St. Michael Federal Credit Union	\$1,032	\$90	8.72%	6.90%	12.22%	12.22%
	Shambhala Credit Union	\$2,365	\$189	7.99%	(2.09%)	0.53%	15.87%
	Mapleton Public Schools Federal Credit Union	\$2,465	\$347	14.08%	4.12%	0.00%	2.88%
	CO-NE Federal Credit Union	\$4,064	\$588	14.47%	4.17%	5.44%	6.29%
	Fort Morgan Schools Federal Credit Union	\$4,096	\$751	18.33%	5.19%	0.67%	5.86%
	Otero County Teachers Federal Credit Union	\$4,115	\$394	9.57%	(3.98%)	4.82%	6.35%
	F C I Federal Credit Union	\$4,291	\$1,003	23.37%	(7.49%)	0.70%	4.79%
	Moffat County Schools Federal Credit Union	\$4,541	\$556	12.24%	4.79%	1.98%	3.96%
	Valley Educators Credit Union	\$5,082	\$586	11.53%	11.93%	32.08%	12.12%
	Options Credit Union	\$5,156	\$393	7.62%	7.39%	3.82%	4.83%
	Routt Federal Credit Union	\$5,228	\$441	8.44%	6.07%	0.00%	3.63%
	Rio Blanco Schools Federal Credit Union	\$6,170	\$1,181	19.14%	3.45%	4.32%	5.59%
	Haxtun Community Federal Credit Union	\$7,277	\$614	8.44%	(3.52%)	4.07%	5.21%
	Star Tech Federal Credit Union	\$8,415	\$1,556	18.49%	3.27%	0.84%	1.41%
	One Thirteen Credit Union	\$8,740	\$692	7.92%	1.75%	3.32%	7.66%
	St. Mary Credit Union	\$9,504	\$1,507	15.86%	2.55%	5.04%	13.14%
	Harrison District No. Two Federal Credit Union	\$14,334	\$1,616	11.27%	(4.12%)	1.86%	0.68%
	Junction Bell Federal Credit Union	\$21,186	\$2,267	10.70%	1.96%	0.00%	2.38%
	Porter Federal Credit Union	\$22,640	\$3,573	15.78%	0.73%	0.42%	1.40%
	Fellowship Credit Union	\$24,028	\$2,623	10.92%	(2.63%)	2.97%	6.90%
	School District 3 Federal Credit Union	\$24,035	\$2,894	12.04%	4.52%	0.73%	0.83%
	B.C.S. Community Credit Union	\$24,598	\$4,329	17.60%	(0.23%)	3.72%	2.91%
	Mountain River Credit Union	\$25,440	\$1,884	7.41%	(8.24%)	9.98%	4.41%
	Guadalupe Parish Credit Union	\$28,160	\$7,271	25.82%	3.38%	0.21%	1.09%
	Pueblo Horizons Federal Credit Union	\$29,690	\$3,491	11.76%	(2.88%)	3.41%	2.32%
	Holyoke Community Federal Credit Union	\$30,325	\$2,617	8.63%	(0.38%)	16.55%	8.29%
	San Juan Mountains Credit Union	\$31,908	\$2,825	8.85%	7.72%	7.04%	9.06%
	Pueblo Government Agencies Federal Credit Union	\$33,185	\$3,874	11.67%	0.21%	0.88%	1.39%
	Yuma County Federal Credit Union	\$34,539	\$3,917	11.34%	3.75%	0.00%	0.43%
	Westminster Federal Credit Union	\$37,066	\$3,480	9.39%	7.02%	4.11%	4.66%
	Electrical Federal Credit Union	\$37,686	\$3,264	8.66%	4.51%	21.26%	5.64%
	Peoples Credit Union	\$49,988	\$8,344	16.69%	3.93%	2.22%	3.90%
	Southwest Colorado Federal Credit Union	\$52,541	\$5,567	10.60%	7.53%	0.07%	1.40%
	Northern Colorado Credit Union	\$53,731	\$6,294	11.71%	4.48%	0.75%	1.48%
	Rio Grande Federal Credit Union	\$54,560	\$9,409	17.25%	3.53%	0.10%	0.57%
	Delta County Federal Credit Union	\$55,358	\$4,575	8.26%	0.75%	0.09%	2.54%
	Community Choice Credit Union	\$58,323	\$7,205	12.35%	6.89%	1.40%	8.54%
	Columbine Federal Credit Union	\$59,023	\$5,247	8.89%	3.69%	7.36%	3.26%
	Grand Junction Federal Credit Union	\$59,243	\$11,125	18.78%	6.44%	3.80%	5.29%
	White Crown Federal Credit Union	\$64,569	\$5,892	9.13%	0.75%	0.68%	10.10%
	Metrum Community Credit Union	\$67,382	\$9,070	13.46%	11.37%	1.14%	1.51%
	Weld Schools Credit Union	\$70,347	\$6,016	8.55%	9.73%	0.47%	2.99%
	Horizons North Credit Union	\$80,839	\$7,135	8.83%	5.83%	7.26%	2.59%
	NuVista Federal Credit Union	\$82,428	\$6,421	7.79%	8.03%	3.22%	6.76%
	Pikes Peak Credit Union	\$84,528	\$8,177	9.67%	4.99%	3.11%	2.64%
	Power Credit Union	\$89,210	\$10,681	11.97%	6.98%	2.14%	3.91%
	Fidelis Catholic Federal Credit Union	\$89,552	\$8,216	9.17%	5.61%	2.46%	0.91%
	Coloramo Federal Credit Union	\$93,827	\$11,540	12.30%	4.65%	0.56%	1.40%
	Aurora Federal Credit Union	\$95,241	\$15,376	16.14%	6.63%	1.70%	4.29%
	Credit Union of the Rockies	\$96,379	\$10,928	11.34%	(0.13%)	0.69%	3.36%
	Foothills Credit Union	\$98,200	\$9,260	9.43%	12.58%	5.90%	5.17%
	Aurora Schools Federal Credit Union	\$108,836	\$10,803	9.93%	1.42%	2.14%	1.96%
	Western Rockies Federal Credit Union	\$123,765	\$10,509	8.49%	2.66%	1.56%	5.03%
	Arapahoe Credit Union	\$125,098	\$10,653	8.52%	8.19%	1.42%	4.76%
	SunWest Educational Credit Union	\$126,065	\$11,682	9.27%	7.75%	1.94%	4.85%

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.

**Net Worth**
**June 30, 2017**
**Run Date: August 30, 2017**

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	\$135,922	\$21,489	15.81%	8.62%	0.04%	0.25%
	Space Age Federal Credit Union	\$139,245	\$12,508	8.98%	60.31%	3.88%	2.74%
	Denver Fire Department Federal Credit Union	\$146,107	\$18,690	12.79%	26.38%	0.00%	1.38%
	Colorado Credit Union	\$169,524	\$16,561	9.77%	10.93%	1.14%	2.74%
	Aventa Credit Union	\$174,922	\$18,250	10.43%	3.17%	3.11%	5.25%
	Minnequa Works Credit Union	\$177,458	\$21,544	12.14%	1.86%	3.73%	5.65%
	Fitzsimons Federal Credit Union	\$180,023	\$20,730	11.52%	2.85%	3.22%	7.71%
	Rocky Mountain Law Enforcement Federal Credit Union	\$207,985	\$35,698	17.16%	6.16%	0.38%	1.71%
	On Tap Credit Union	\$241,602	\$26,242	10.86%	0.54%	6.26%	5.64%
	Average of Asset Group A	\$59,922	\$6,908	11.97%	4.22%	3.58%	4.67%
Asset Group B - \$251 to \$500 million in total assets							
	Red Rocks Credit Union	\$280,313	\$26,127	9.32%	3.74%	4.66%	4.80%
	Denver Community Credit Union	\$326,840	\$41,997	12.85%	8.26%	0.79%	2.28%
	Partner Colorado Credit Union	\$347,695	\$39,184	11.27%	10.68%	4.56%	5.78%
	Soooper Credit Union	\$353,439	\$38,006	10.75%	4.32%	2.00%	6.70%
	Average of Asset Group B	\$327,072	\$36,329	11.05%	6.75%	3.00%	4.89%
Asset Group C - \$501 million to \$1 billion in total assets							
	Air Academy Federal Credit Union	\$565,627	\$46,591	8.24%	6.73%	3.82%	6.80%
	Credit Union of Denver	\$749,021	\$83,710	11.18%	9.41%	4.20%	5.87%
	Premier Members Credit Union	\$953,268	\$104,136	10.92%	8.58%	3.96%	4.00%
	Average of Asset Group C	\$755,972	\$78,146	10.11%	8.24%	3.99%	5.56%
Asset Group D - \$1 billion and over in total assets							
	Credit Union of Colorado, A Federal Credit Union	\$1,424,489	\$148,974	10.46%	5.53%	1.85%	2.55%
	Westerra Credit Union	\$1,499,428	\$171,377	11.43%	2.56%	0.79%	1.85%
	Elevations Credit Union	\$1,852,626	\$190,867	10.30%	12.71%	1.58%	2.65%
	Public Service Credit Union	\$2,308,331	\$214,491	9.29%	8.61%	5.41%	8.02%
	BellCo Credit Union	\$3,946,428	\$407,608	10.33%	8.92%	4.42%	8.96%
	Ent Credit Union	\$5,000,068	\$634,471	12.69%	7.85%	1.30%	0.96%
	Average of Asset Group D	\$2,671,895	\$294,631	10.75%	7.70%	2.56%	4.17%

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 (\$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.