



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

DENVER

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ASSET SIZE DEFINITION

Group A \$0–\$250 million

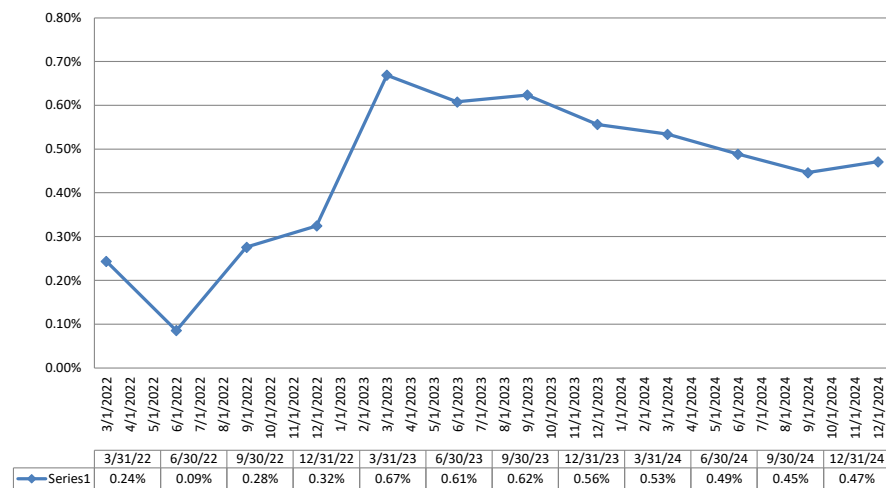
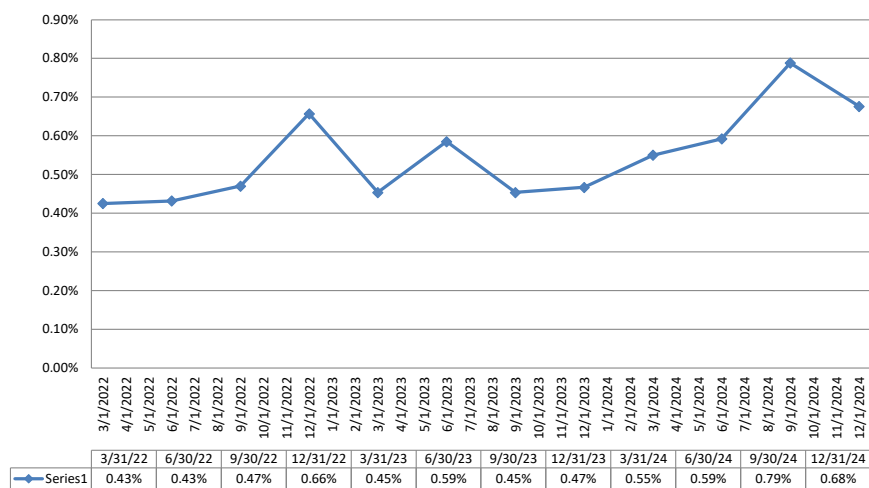
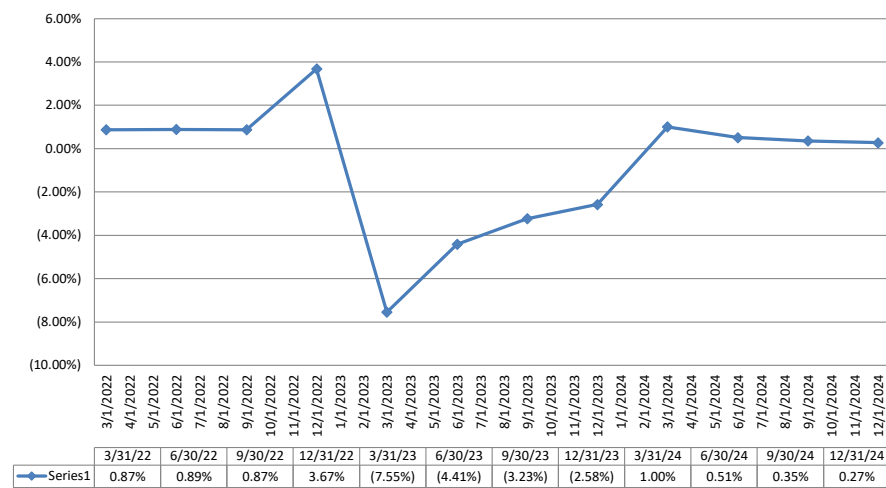
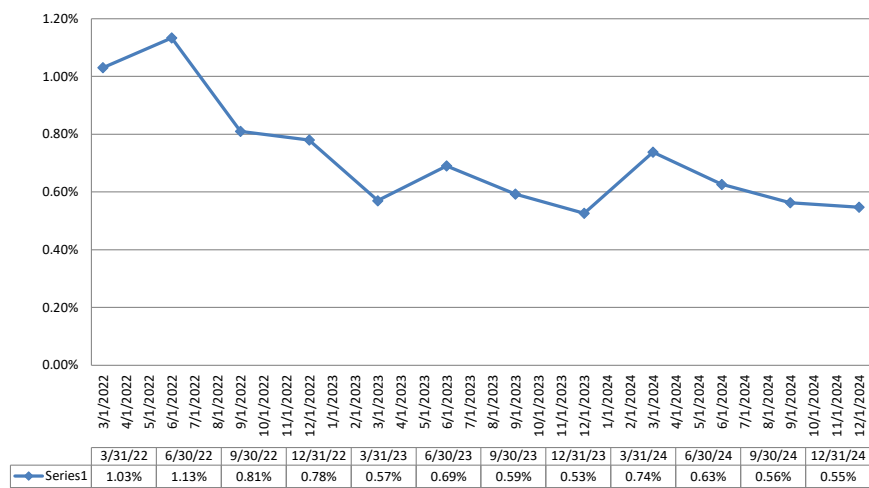
Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

Performance Analysis

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

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

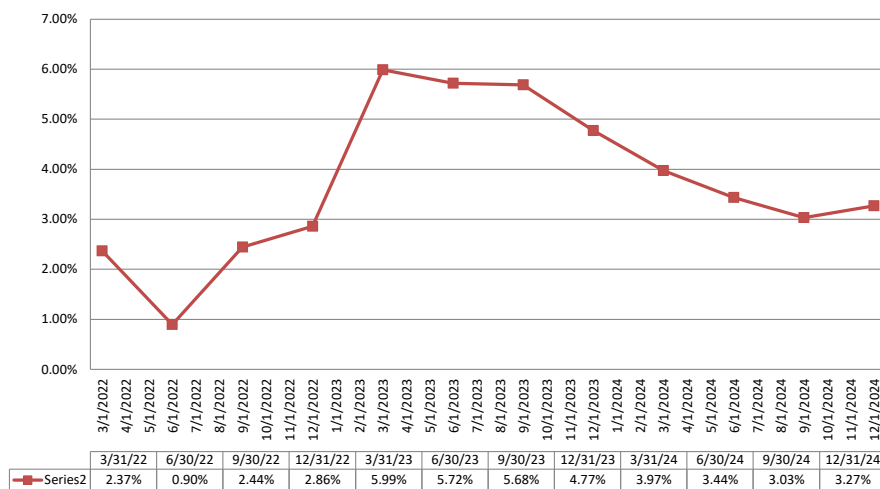
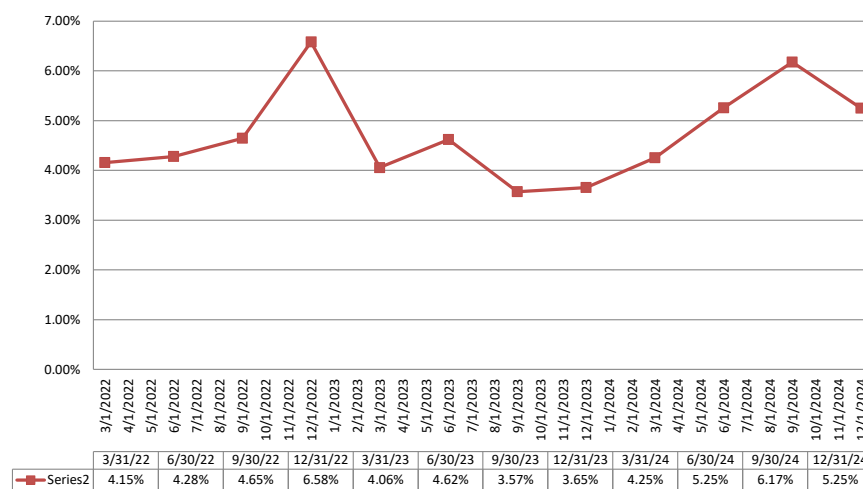
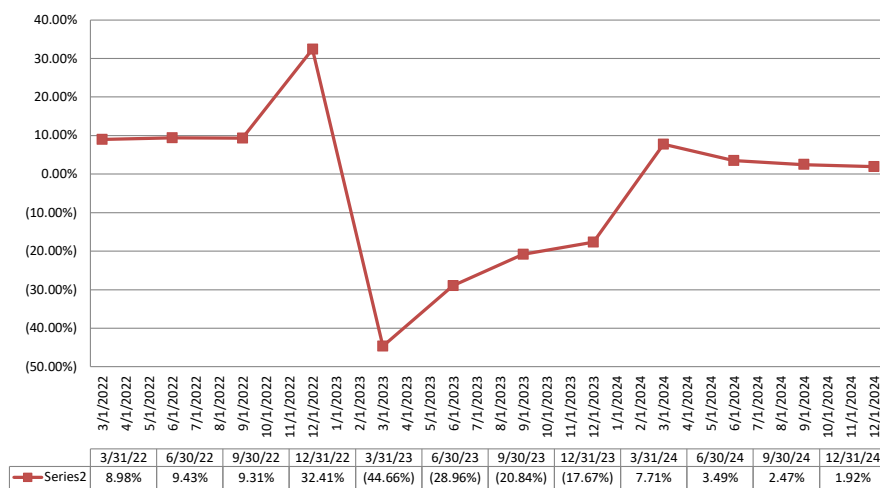
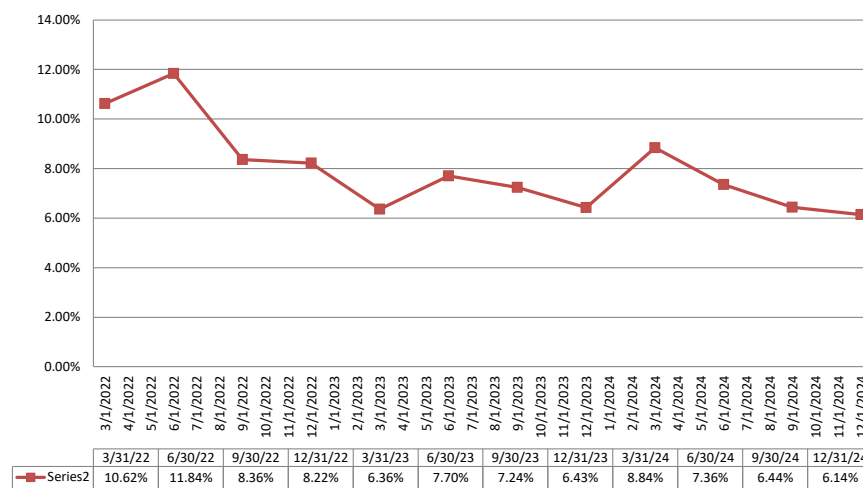
Source: SNL Financial

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-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

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

March 31, 2025

Run Date: May 12, 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												
	Akron Federal Credit Union	\$544	\$1	0.69%	5.56%	77.78%	\$40	\$1	0.69%	5.56%	77.78%	\$40
	Saint Michaels Federal Credit Union	\$991	\$6	2.44%	20.17%	25.00%	\$16	\$6	2.44%	20.17%	25.00%	\$16
	Olathe Federal Credit Union	\$1,147	\$5	1.78%	23.53%	57.14%	\$12	\$5	1.78%	23.53%	57.14%	\$12
	CO-NE Federal Credit Union	\$4,353	(\$12)	(1.08%)	(11.94%)	127.08%	\$44	(\$12)	(1.08%)	(11.94%)	127.08%	\$44
	Options Credit Union	\$4,652	(\$8)	(0.67%)	(7.37%)	111.59%	\$68	(\$8)	(0.67%)	(7.37%)	111.59%	\$68
	Fort Morgan Schools Federal Credit Union	\$5,466	(\$13)	(0.96%)	(6.34%)	172.22%	\$52	(\$13)	(0.96%)	(6.34%)	172.22%	\$52
	Valley Educators Credit Union	\$5,966	\$9	0.57%	2.79%	90.82%	\$61	\$9	0.57%	2.79%	90.82%	\$61
	Haxtun Community Federal Credit Union	\$6,031	(\$16)	(0.99%)	(18.71%)	114.29%	\$67	(\$16)	(0.99%)	(18.71%)	114.29%	\$67
	Moffat County Schools Federal Credit Union	\$6,588	(\$5)	(0.31%)	(2.61%)	111.11%	\$52	(\$5)	(0.31%)	(2.61%)	111.11%	\$52
	Saint Mary Credit Union	\$7,460	(\$17)	(0.92%)	(4.76%)	133.33%	\$64	(\$17)	(0.92%)	(4.76%)	133.33%	\$64
	Rio Blanco Schools Federal Credit Union	\$8,161	\$24	1.20%	6.58%	71.43%	\$37	\$24	1.20%	6.58%	71.43%	\$37
	One Thirteen Credit Union	\$8,708	\$9	0.42%	4.62%	87.79%	\$96	\$9	0.42%	4.62%	87.79%	\$96
	Star Tech Federal Credit Union	\$10,939	\$33	1.21%	5.85%	65.79%	\$112	\$33	1.21%	5.85%	65.79%	\$112
	Mountain River Credit Union	\$31,562	(\$139)	(1.80%)	(23.88%)	97.91%	\$72	(\$139)	(1.80%)	(23.88%)	97.91%	\$72
	School District #3 Federal Credit Union	\$35,985	\$95	1.08%	7.27%	67.91%	\$76	\$95	1.08%	7.27%	67.91%	\$76
	Guadalupe Parish Credit Union	\$40,962	\$90	0.89%	3.71%	72.14%	\$63	\$90	0.89%	3.71%	72.14%	\$63
	Pueblo Government Agencies Federal Credit Union	\$43,424	\$131	1.23%	10.64%	70.32%	\$50	\$131	1.23%	10.64%	70.32%	\$50
	Holyoke Community Federal Credit Union	\$44,780	\$66	0.60%	7.66%	83.25%	\$34	\$66	0.60%	7.66%	83.25%	\$34
	Electrical Federal Credit Union	\$50,955	\$133	1.05%	8.39%	66.39%	\$91	\$133	1.05%	8.39%	66.39%	\$91
	Fellowship Credit Union	\$52,079	\$103	0.80%	8.41%	83.16%	\$75	\$103	0.80%	8.41%	83.16%	\$75
	Westminster Federal Credit Union	\$54,553	(\$30)	(0.22%)	(2.41%)	99.77%	\$103	(\$30)	(0.22%)	(2.41%)	99.77%	\$103
	Yuma County Federal Credit Union	\$54,595	\$155	1.13%	10.35%	67.50%	\$80	\$155	1.13%	10.35%	67.50%	\$80
	San Juan Mountains Credit Union	\$57,238	\$159	1.14%	10.94%	73.54%	\$110	\$159	1.14%	10.94%	73.54%	\$110
	Peoples Credit Union	\$73,186	\$217	1.21%	6.70%	74.32%	\$84	\$217	1.21%	6.70%	74.32%	\$84
	Delta County Federal Credit Union	\$73,845	\$190	1.03%	11.63%	69.31%	\$62	\$190	1.03%	11.63%	69.31%	\$62
	Columbine Federal Credit Union	\$77,418	\$91	0.47%	3.85%	86.77%	\$100	\$91	0.47%	3.85%	86.77%	\$100
	Northern Colorado Credit Union	\$78,228	\$71	0.36%	3.75%	86.84%	\$70	\$71	0.36%	3.75%	86.84%	\$70
	Rio Grande Federal Credit Union	\$78,306	\$362	1.87%	9.14%	51.89%	\$71	\$362	1.87%	9.14%	51.89%	\$71
	Clean Energy Federal Credit Union	\$87,467	(\$394)	(2.04%)	(50.14%)	136.38%	\$81	(\$394)	(2.04%)	(50.14%)	136.38%	\$81
	Community Choice Credit Union	\$97,975	\$122	0.50%	3.18%	86.53%	\$129	\$122	0.50%	3.18%	86.53%	\$129
	Metrum Community Credit Union	\$106,930	\$181	0.68%	5.39%	78.24%	\$86	\$181	0.68%	5.39%	78.24%	\$86
	Grand Junction Federal Credit Union	\$109,184	\$400	1.49%	8.74%	65.52%	\$102	\$400	1.49%	8.74%	65.52%	\$102
	Weld Community Credit Union	\$112,176	\$293	1.06%	10.56%	78.08%	\$89	\$293	1.06%	10.56%	78.08%	\$89
	Credit Union of the Rockies	\$113,138	\$71	0.26%	2.54%	94.64%	\$90	\$71	0.26%	2.54%	94.64%	\$90
	Power Credit Union	\$120,735	\$801	2.70%	23.76%	56.53%	\$71	\$801	2.70%	23.76%	56.53%	\$71
	Horizons North Credit Union	\$125,785	\$168	0.55%	6.73%	87.63%	\$102	\$168	0.55%	6.73%	87.63%	\$102
	Pikes Peak Credit Union	\$127,751	\$251	0.80%	7.34%	66.31%	\$95	\$251	0.80%	7.34%	66.31%	\$95
	Aurora Federal Credit Union	\$135,932	\$83	0.25%	1.36%	79.54%	\$92	\$83	0.25%	1.36%	79.54%	\$92
	Fidelis Catholic Credit Union	\$148,726	\$147	0.40%	4.33%	86.63%	\$108	\$147	0.40%	4.33%	86.63%	\$108
	The District Federal Credit Union	\$151,695	\$58	0.16%	2.65%	82.32%	\$53	\$58	0.16%	2.65%	82.32%	\$53
	Arapahoe Credit Union	\$155,195	(\$219)	(0.57%)	(8.39%)	91.86%	\$102	(\$219)	(0.57%)	(8.39%)	91.86%	\$102
	Foothills Credit Union	\$161,467	\$64	0.16%	2.10%	92.25%	\$86	\$64	0.16%	2.10%	92.25%	\$86
	NuVista Federal Credit Union	\$161,590	\$454	1.15%	8.76%	71.66%	\$93	\$454	1.15%	8.76%	71.66%	\$93
	Space Age Credit Union	\$169,032	\$33	0.08%	1.01%	90.08%	\$111	\$33	0.08%	1.01%	90.08%	\$111
	Colorado Federal Credit Union	\$184,586	(\$371)	(0.81%)	(8.80%)	84.72%	\$83	(\$371)	(0.81%)	(8.80%)	84.72%	\$83
	Denver Fire Department Federal Credit Union	\$211,762	\$320	0.61%	5.54%	78.96%	\$163	\$320	0.61%	5.54%	78.96%	\$163
	Fitzsimons Federal Credit Union	\$213,556	\$262	0.49%	3.50%	85.09%	\$104	\$262	0.49%	3.50%	85.09%	\$104
	SunWest Educational Credit Union	\$222,935	\$497	0.91%	8.97%	69.82%	\$88	\$497	0.91%	8.97%	69.82%	\$88
	Sterling Federal Credit Union	\$233,856	\$794	1.37%	8.42%	54.52%	\$67	\$794	1.37%	8.42%	54.52%	\$67
	Average of Asset Group A	\$83,053	\$117	0.50%	2.88%	83.95%	\$79	\$117	0.50%	2.88%	83.95%	\$79

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2025

Run Date: May 12, 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 B - \$251 to \$500 million in total assets												
	Minnequa Works Credit Union	\$253,779	\$870	1.39%	13.97%	66.36%	\$79	\$870	1.39%	13.97%	66.36%	\$79
	Red Rocks Credit Union	\$339,151	\$195	0.23%	2.64%	86.95%	\$125	\$195	0.23%	2.64%	86.95%	\$125
	Rocky Mountain Law Enforcement Federal Credit Union	\$353,186	\$692	0.80%	4.65%	78.75%	\$126	\$692	0.80%	4.65%	78.75%	\$126
	On Tap Credit Union	\$392,795	\$33	0.03%	0.40%	83.73%	\$100	\$33	0.03%	0.40%	83.73%	\$100
	Denver Community Credit Union	\$415,549	\$375	0.36%	2.95%	84.90%	\$95	\$375	0.36%	2.95%	84.90%	\$95
	Colorado Credit Union	\$419,239	\$414	0.41%	3.98%	87.28%	\$112	\$414	0.41%	3.98%	87.28%	\$112
	Average of Asset Group B	\$362,283	\$430	0.54%	4.77%	81.33%	\$106	\$430	0.54%	4.77%	81.33%	\$106
Asset Group C - \$501 million to \$1 billion in total assets												
	Partner Colorado Credit Union	\$597,328	\$240	0.16%	1.72%	83.12%	\$106	\$240	0.16%	1.72%	83.12%	\$106
	Climb Credit Union	\$686,950	\$108	0.06%	0.59%	84.25%	\$120	\$108	0.06%	0.59%	84.25%	\$120
	Air Academy Federal Credit Union	\$839,365	(\$768)	(0.37%)	(5.45%)	84.05%	\$106	(\$768)	(0.37%)	(5.45%)	84.05%	\$106
	Average of Asset Group C	\$707,881	(\$140)	(0.05%)	(1.05%)	83.81%	\$111	(\$140)	(0.05%)	(1.05%)	83.81%	\$111
Asset Group D - Over \$1 billion in total assets												
	Credit Union of Denver	\$1,198,148	\$835	0.28%	3.13%	80.79%	\$112	\$835	0.28%	3.13%	80.79%	\$112
	Premier Members Credit Union	\$1,795,846	\$362	0.08%	1.02%	88.82%	\$99	\$362	0.08%	1.02%	88.82%	\$99
	Westerra Credit Union	\$2,148,589	\$2,172	0.41%	4.85%	79.54%	\$115	\$2,172	0.41%	4.85%	79.54%	\$115
	Credit Union of Colorado, A Federal Credit Union	\$2,579,383	\$1,694	0.27%	2.77%	71.24%	\$113	\$1,694	0.27%	2.77%	71.24%	\$113
	Elevations Credit Union	\$3,420,737	\$8,669	1.02%	9.70%	76.40%	\$142	\$8,669	1.02%	9.70%	76.40%	\$142
	Canvas Credit Union	\$4,704,010	\$7,062	0.61%	6.42%	62.65%	\$123	\$7,062	0.61%	6.42%	62.65%	\$123
	Bellco Credit Union	\$8,605,287	\$14,392	0.67%	7.54%	59.06%	\$133	\$14,392	0.67%	7.54%	59.06%	\$133
	Ent Credit Union	\$9,999,669	\$6,792	0.27%	2.77%	74.32%	\$128	\$6,792	0.27%	2.77%	74.32%	\$128
	Average of Asset Group D	4,306,458.63	5,247.25	0.45%	4.78%	74.10%	120.63	5,247.25	0.45%	4.78%	74.10%	120.63

Source: SNL Financial

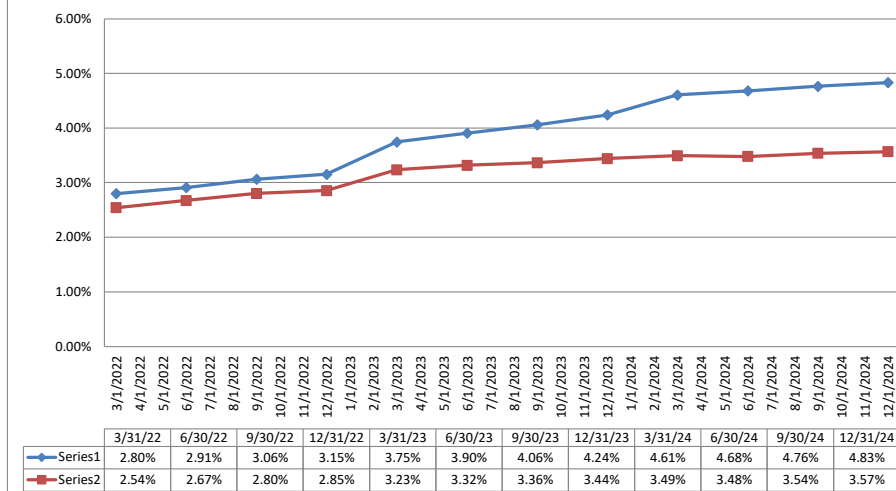
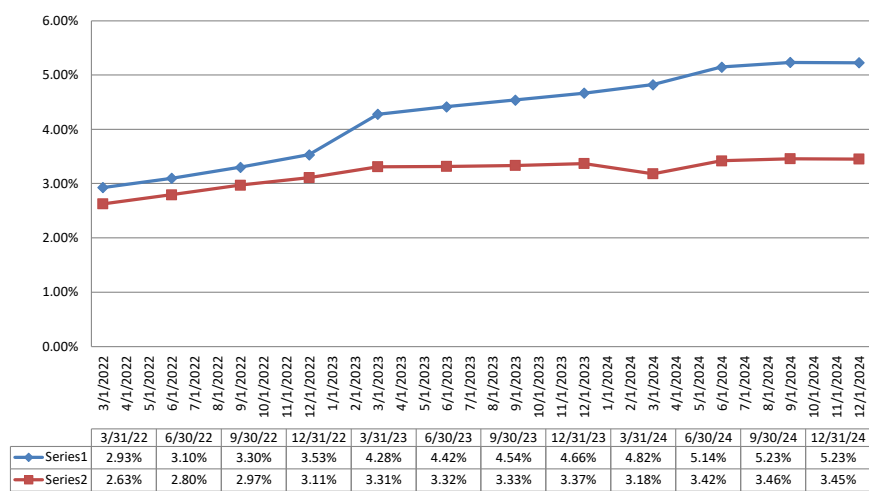
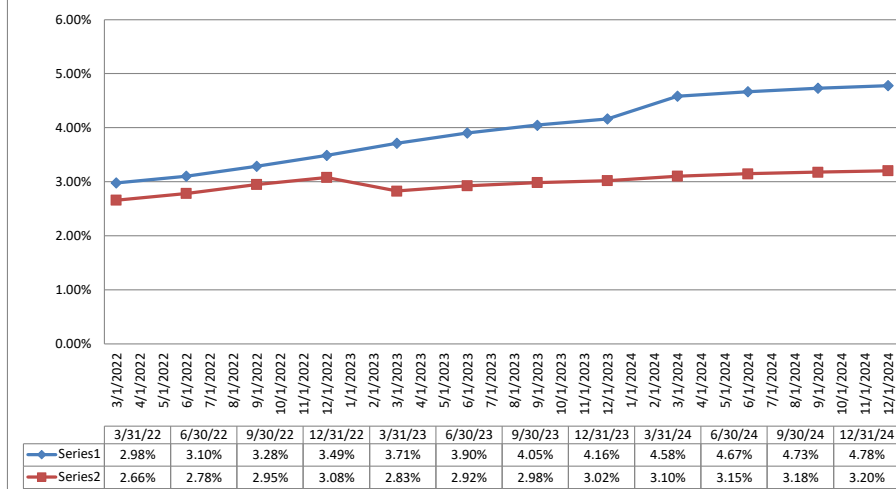
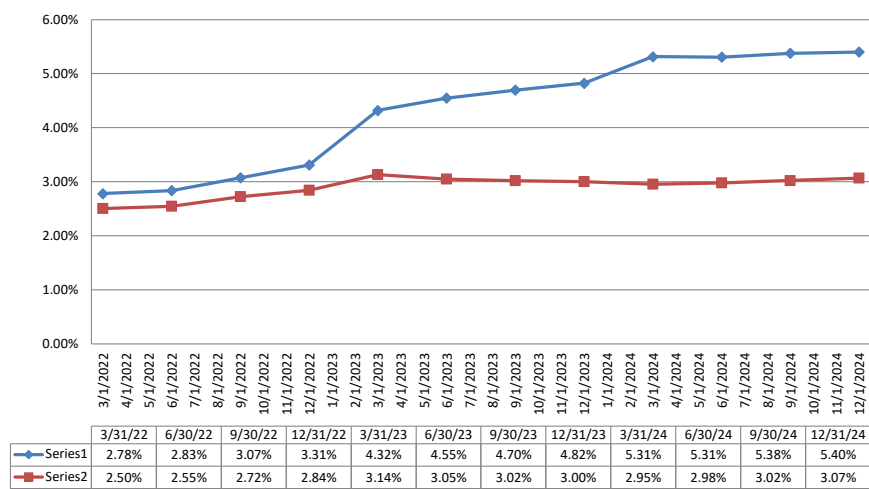
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Balance Sheet & Net Interest Margin

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

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

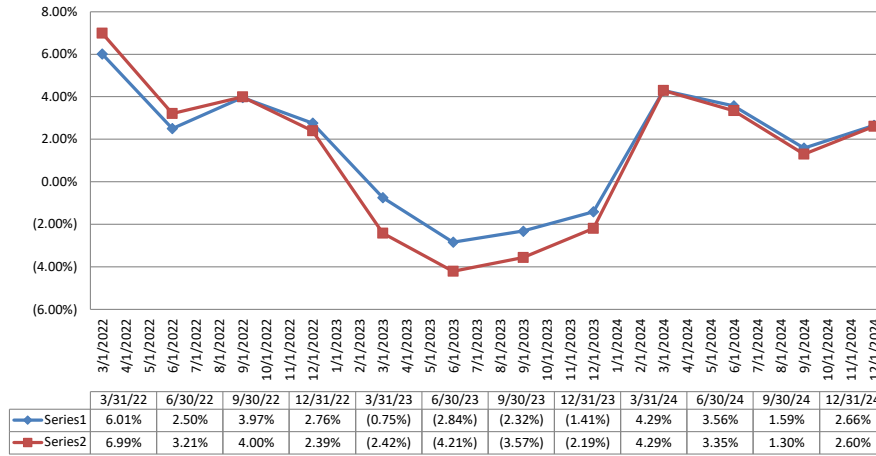
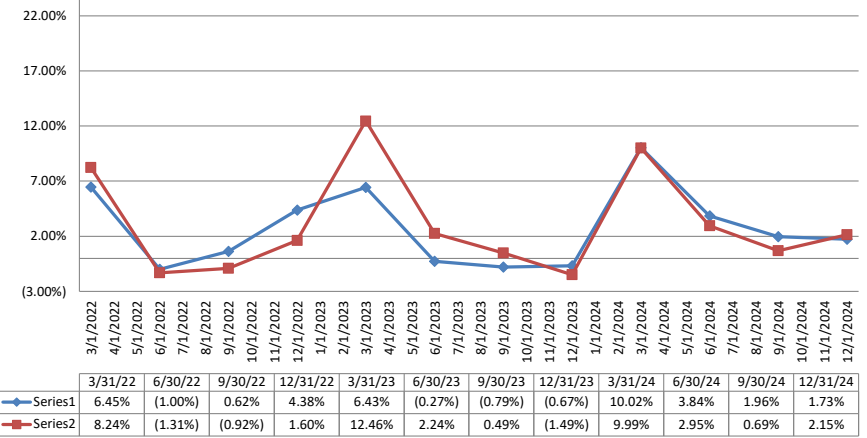
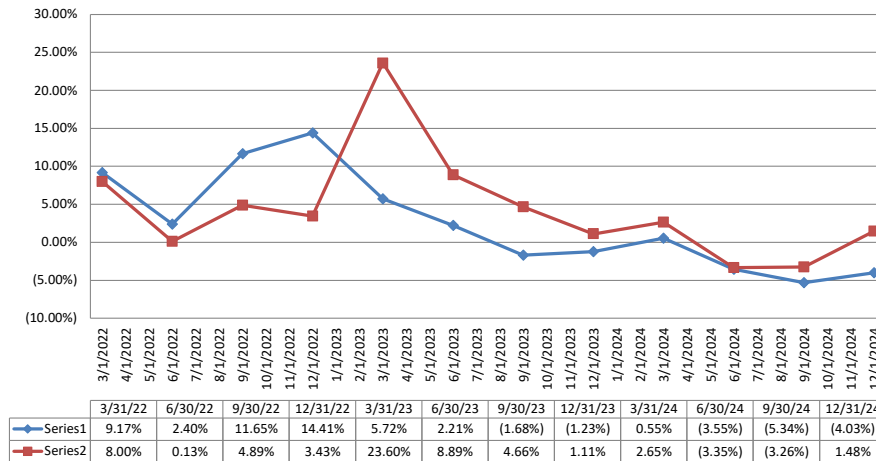
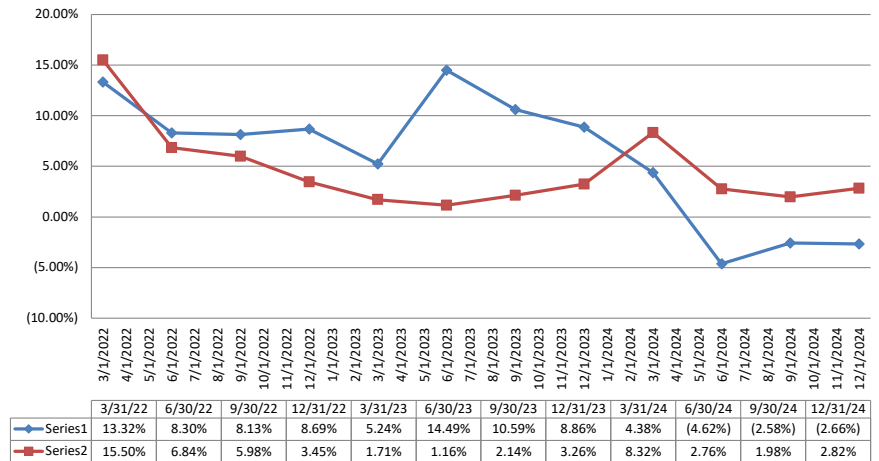
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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 & Net Interest Margin

March 31, 2025

Run Date: May 12, 2025

		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 (%)
Region	Institution Name										
Asset Group A - \$50 to \$250 million in total assets											
	Akron Federal Credit Union	\$544	\$425	\$471	90.23%	\$1,088	5.50%	0.00%	5.50%	(49.03%)	(55.58%)
	Saint Michaels Federal Credit Union	\$991	\$445	\$869	51.21%	\$1,982	3.66%	0.81%	2.85%	5.73%	3.72%
	Olathe Federal Credit Union	\$1,147	\$964	\$1,059	91.03%	\$1,147	8.90%	4.27%	4.63%	17.85%	17.34%
	CO-NE Federal Credit Union	\$4,353	\$2,732	\$3,957	69.04%	\$2,177	4.49%	0.81%	3.68%	(17.40%)	(17.31%)
	Options Credit Union	\$4,652	\$4,084	\$4,204	97.15%	\$2,326	5.90%	1.27%	4.64%	(15.06%)	(15.72%)
	Fort Morgan Schools Federal Credit Union	\$5,466	\$3,887	\$4,649	83.61%	\$5,466	4.67%	2.97%	1.71%	10.75%	14.07%
	Valley Educators Credit Union	\$5,966	\$4,430	\$4,662	95.02%	\$1,989	6.20%	0.44%	5.76%	(42.49%)	(53.83%)
	Haxtun Community Federal Credit Union	\$6,031	\$4,918	\$5,665	86.81%	\$2,412	5.40%	0.81%	4.59%	(48.70%)	(51.28%)
	Moffat County Schools Federal Credit Union	\$6,588	\$2,194	\$5,806	37.79%	\$3,294	4.77%	2.04%	2.73%	16.70%	19.43%
	Saint Mary Credit Union	\$7,460	\$3,323	\$6,032	55.09%	\$2,487	3.45%	0.75%	2.69%	3.73%	5.65%
	Rio Blanco Schools Federal Credit Union	\$8,161	\$3,807	\$6,650	57.25%	\$2,720	5.09%	1.20%	3.89%	15.16%	17.45%
	One Thirteen Credit Union	\$8,708	\$5,819	\$7,900	73.66%	\$4,354	5.40%	0.51%	4.89%	10.46%	11.03%
	Star Tech Federal Credit Union	\$10,939	\$6,697	\$8,648	77.44%	\$7,293	6.72%	1.40%	5.32%	3.39%	4.30%
	Mountain River Credit Union	\$31,562	\$14,768	\$29,200	50.58%	\$3,507	3.95%	0.69%	3.27%	18.82%	21.78%
	School District #3 Federal Credit Union	\$35,985	\$17,618	\$30,626	57.53%	\$5,536	4.15%	0.92%	3.23%	18.25%	20.35%
	Guadalupe Parish Credit Union	\$40,962	\$25,635	\$31,029	82.62%	\$5,120	3.66%	0.99%	2.67%	10.57%	12.76%
	Pueblo Government Agencies Federal Credit Union	\$43,424	\$9,862	\$38,195	25.82%	\$3,340	3.75%	0.16%	3.59%	15.37%	15.16%
	Holyoke Community Federal Credit Union	\$44,780	\$28,863	\$41,097	70.23%	\$2,083	5.21%	1.97%	3.24%	10.66%	11.24%
	Electrical Federal Credit Union	\$50,955	\$24,440	\$44,389	55.06%	\$8,493	4.66%	0.95%	3.71%	1.69%	0.70%
	Fellowship Credit Union	\$52,079	\$45,893	\$46,661	98.35%	\$2,976	5.52%	1.10%	4.42%	12.71%	16.16%
	Westminster Federal Credit Union	\$54,553	\$28,788	\$49,480	58.18%	\$7,793	4.11%	1.47%	2.63%	16.28%	18.36%
	Yuma County Federal Credit Union	\$54,595	\$22,338	\$48,303	46.25%	\$6,066	4.32%	1.24%	3.08%	(3.61%)	(5.31%)
	San Juan Mountains Credit Union	\$57,238	\$33,804	\$51,169	66.06%	\$6,360	4.70%	0.97%	3.73%	24.57%	26.81%
	Peoples Credit Union	\$73,186	\$53,937	\$59,717	90.32%	\$4,305	6.44%	2.17%	4.28%	17.30%	19.99%
	Delta County Federal Credit Union	\$73,845	\$22,526	\$67,087	33.58%	\$4,923	2.55%	0.49%	2.06%	1.61%	0.69%
	Columbine Federal Credit Union	\$77,418	\$45,061	\$67,621	66.64%	\$5,339	5.13%	1.22%	3.92%	4.70%	5.25%
	Northern Colorado Credit Union	\$78,228	\$41,528	\$70,133	59.21%	\$5,795	4.15%	1.87%	2.28%	0.78%	(1.64%)
	Rio Grande Federal Credit Union	\$78,306	\$30,937	\$62,083	49.83%	\$7,831	4.14%	0.74%	3.41%	6.96%	6.67%
	Clean Energy Federal Credit Union	\$87,467	\$54,072	\$72,482	74.60%	\$2,302	6.21%	2.48%	3.73%	123.12%	182.89%
	Community Choice Credit Union	\$97,975	\$45,174	\$79,128	57.09%	\$6,123	4.58%	1.10%	3.48%	3.59%	4.64%
	Metrum Community Credit Union	\$106,930	\$74,787	\$92,223	81.09%	\$5,628	5.34%	1.98%	3.37%	3.22%	2.06%
	Grand Junction Federal Credit Union	\$109,184	\$55,568	\$90,533	61.38%	\$6,824	4.60%	1.14%	3.45%	13.55%	14.75%
	Weld Community Credit Union	\$112,176	\$64,705	\$100,345	64.48%	\$4,674	4.65%	0.45%	4.19%	15.77%	16.30%
	Credit Union of the Rockies	\$113,138	\$74,986	\$100,636	74.51%	\$3,428	4.59%	0.85%	3.74%	16.64%	17.17%
	Power Credit Union	\$120,735	\$60,490	\$105,310	57.44%	\$3,659	5.14%	1.20%	3.94%	14.03%	10.68%
	Horizons North Credit Union	\$125,785	\$91,042	\$115,923	78.54%	\$6,451	4.70%	1.33%	3.37%	16.74%	17.57%
	Pikes Peak Credit Union	\$127,751	\$79,450	\$113,713	69.87%	\$6,551	5.14%	1.77%	3.36%	9.64%	9.92%
	Aurora Federal Credit Union	\$135,932	\$72,251	\$111,104	65.03%	\$6,473	5.24%	1.32%	3.91%	35.28%	43.93%
	Fidelis Catholic Credit Union	\$148,726	\$92,572	\$134,431	68.86%	\$6,917	4.58%	1.69%	2.89%	16.26%	17.43%
	The District Federal Credit Union	\$151,695	\$90,566	\$142,258	63.66%	\$6,192	4.11%	1.81%	2.31%	23.20%	22.82%
	Arapahoe Credit Union	\$155,195	\$101,313	\$144,773	69.98%	\$4,565	4.88%	1.37%	3.51%	2.01%	4.46%
	Foothills Credit Union	\$161,467	\$113,622	\$147,996	76.77%	\$4,968	4.86%	1.51%	3.35%	0.30%	1.46%
	NuVista Federal Credit Union	\$161,590	\$63,981	\$138,771	46.11%	\$5,985	4.37%	1.19%	3.18%	16.71%	14.14%
	Space Age Credit Union	\$169,032	\$105,495	\$154,431	68.31%	\$5,542	4.96%	1.11%	3.85%	16.31%	17.57%
	Coloramo Federal Credit Union	\$184,586	\$135,146	\$165,049	81.88%	\$4,343	4.73%	1.69%	3.04%	6.55%	8.14%
	Denver Fire Department Federal Credit Union	\$211,762	\$98,616	\$183,616	53.71%	\$14,604	4.02%	1.39%	2.64%	11.86%	10.92%
	Fitzsimons Federal Credit Union	\$213,556	\$161,604	\$172,722	93.56%	\$4,909	5.08%	1.06%	4.02%	(5.74%)	(5.68%)
	SunWest Educational Credit Union	\$222,935	\$147,358	\$198,688	74.17%	\$5,867	4.95%	1.28%	3.67%	13.81%	12.98%
	Sterling Federal Credit Union	\$233,856	\$85,547	\$193,248	44.27%	\$8,064	3.98%	1.48%	2.51%	9.53%	7.04%
Source: SNL Financial	Average of Asset Group A	\$83,053	\$48,124	\$72,546	67.37%	\$4,944	4.84%	1.29%	3.55%	8.78%	10.19%

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

March 31, 2025

Run Date: May 12, 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 B - \$251 to \$500 million in total assets

Minnequa Works Credit Union	\$253,779	\$101,328	\$226,094	44.82%	\$5,578	4.23%	1.32%	2.91%	11.93%	9.61%
Red Rocks Credit Union	\$339,151	\$261,491	\$285,978	91.44%	\$7,140	5.37%	2.04%	3.33%	11.12%	14.02%
Rocky Mountain Law Enforcement Federal Credit Union	\$353,186	\$230,544	\$289,053	79.76%	\$8,214	5.00%	1.60%	3.39%	17.75%	20.07%
On Tap Credit Union	\$392,795	\$305,095	\$342,339	89.12%	\$5,907	5.04%	1.72%	3.32%	8.33%	8.92%
Denver Community Credit Union	\$415,549	\$268,472	\$358,159	74.96%	\$4,468	4.49%	1.20%	3.29%	3.00%	3.55%
Colorado Credit Union	\$419,239	\$303,480	\$368,946	82.26%	\$5,783	5.34%	1.97%	3.36%	21.40%	22.44%
Average of Asset Group B	\$362,283	\$245,068	\$311,762	77.06%	\$6,182	4.91%	1.64%	3.27%	12.26%	13.10%

Asset Group C - \$501 million to \$1 billion in total assets

Partner Colorado Credit Union	\$597,328	\$402,870	\$510,745	78.88%	\$5,944	4.05%	1.39%	2.66%	(4.73%)	(5.55%)
Climb Credit Union	\$686,950	\$580,187	\$592,977	97.84%	\$5,204	6.18%	2.15%	4.03%	16.99%	20.61%
Air Academy Federal Credit Union	\$839,365	\$650,397	\$752,325	86.45%	\$6,241	4.68%	1.31%	3.37%	10.36%	10.09%
Average of Asset Group C	\$707,881	\$544,485	\$618,682	87.72%	5,796	4.97%	1.62%	3.35%	7.54%	8.38%

Asset Group D - Over \$1 billion in total assets

Credit Union of Denver	\$1,198,148	\$766,481	\$1,084,016	70.71%	\$7,536	5.00%	2.12%	2.87%	10.51%	9.04%
Premier Members Credit Union	\$1,795,846	\$1,319,089	\$1,503,091	87.76%	\$6,483	4.58%	1.97%	2.62%	(3.58%)	8.44%
Westerra Credit Union	\$2,148,589	\$1,479,259	\$1,689,767	87.54%	\$7,198	5.66%	2.51%	3.15%	3.51%	5.09%
Credit Union of Colorado, A Federal Credit Union	\$2,579,383	\$1,676,611	\$2,309,626	72.59%	\$6,432	6.04%	2.39%	3.65%	11.90%	13.38%
Elevations Credit Union	\$3,420,737	\$2,648,052	\$2,631,124	100.64%	\$6,473	4.96%	1.27%	3.70%	4.55%	7.49%
Canvas Credit Union	\$4,704,010	\$4,189,454	\$4,195,827	99.85%	\$6,597	6.49%	2.39%	4.11%	10.32%	10.90%
Bellco Credit Union	\$8,605,287	\$7,127,407	\$6,949,421	102.56%	\$22,735	5.19%	2.59%	2.59%	0.63%	(0.41%)
Ent Credit Union	\$9,999,669	\$8,711,408	\$8,756,510	99.48%	\$6,722	4.93%	1.58%	3.34%	6.52%	9.09%
Average of Asset Group D	\$4,306,459	\$3,489,720	\$3,639,923	90.14%	\$8,772	5.36%	2.10%	3.25%	5.55%	7.88%

Source: SNL Financial

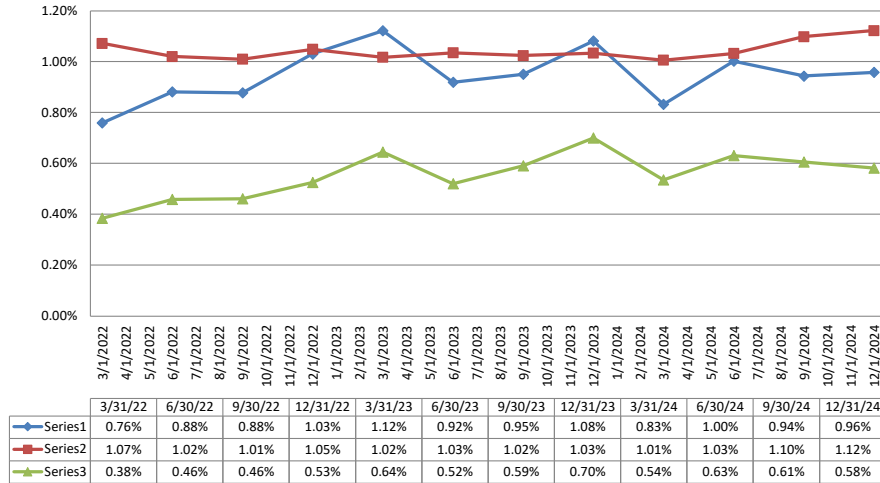
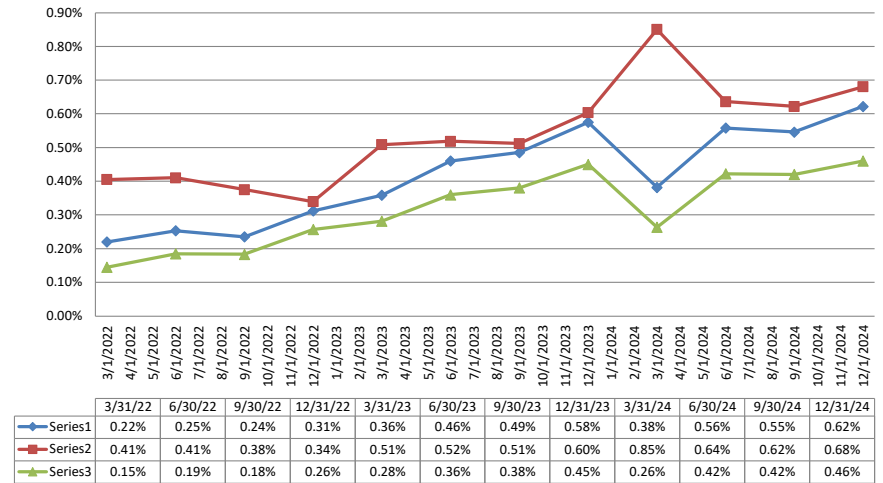
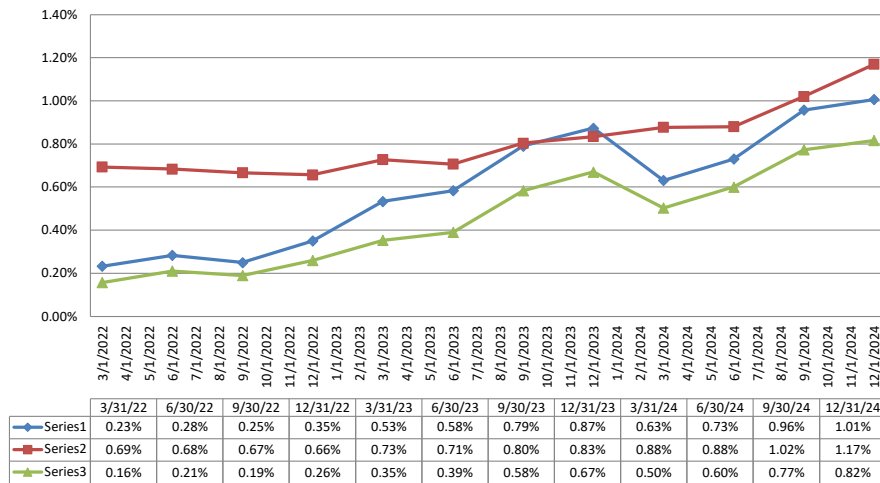
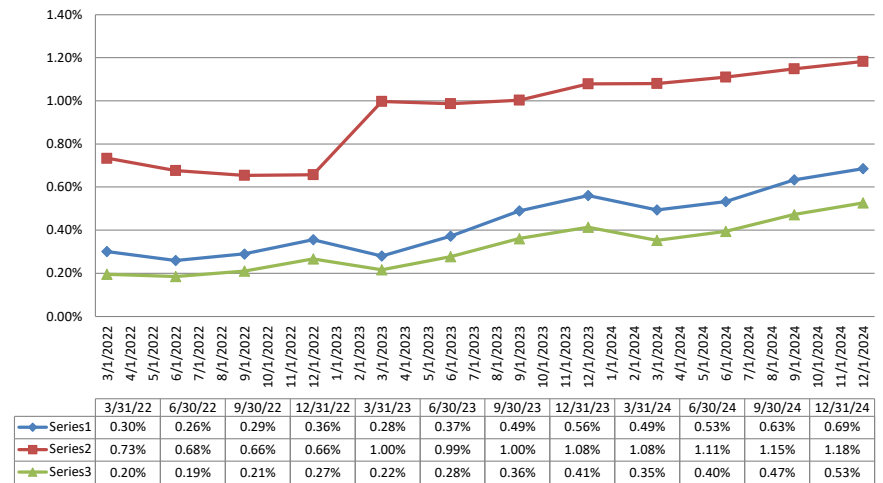
Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

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

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

March 31, 2025

Run Date: May 12, 2025

		As of Date						
Region	Institution Name	Total Assets (\$000)	Delinquent Loans => 2 months (\$000)	NPLs / Loans (%)	Loan Loss Reserves / Gross Loans (%)	Reserves / NPLs (%)	NPAs / Equity + LLRs (%)	Delinquent Loans/ Assets (%)
Asset Group A - \$50 to \$250 million in total assets								
	Akron Federal Credit Union	\$544	\$5	1.18%	1.18%	100.00%	6.49%	0.92%
	Saint Michaels Federal Credit Union	\$991	\$0	0.00%	3.15%	NA	0.00%	0.00%
	Olathe Federal Credit Union	\$1,147	\$14	1.45%	1.24%	85.71%	14.14%	1.22%
	CO-NE Federal Credit Union	\$4,353	\$0	0.00%	0.95%	NA	2.37%	0.00%
	Options Credit Union	\$4,652	\$36	0.88%	0.37%	41.67%	8.09%	0.77%
	Fort Morgan Schools Federal Credit Union	\$5,466	\$8	0.21%	0.64%	312.50%	0.95%	0.15%
	Valley Educators Credit Union	\$5,966	\$153	3.45%	1.87%	54.25%	11.12%	2.56%
	Haxtun Community Federal Credit Union	\$6,031	\$0	0.00%	0.98%	NA	15.45%	0.00%
	Moffat County Schools Federal Credit Union	\$6,588	\$50	2.28%	0.64%	28.00%	6.44%	0.76%
	Saint Mary Credit Union	\$7,460	\$54	1.63%	2.29%	140.74%	3.61%	0.72%
	Rio Blanco Schools Federal Credit Union	\$8,161	\$30	0.79%	1.50%	190.00%	1.96%	0.37%
	One Thirteen Credit Union	\$8,708	\$118	2.03%	1.82%	89.83%	13.29%	1.36%
	Star Tech Federal Credit Union	\$10,939	\$59	0.88%	0.61%	69.49%	2.54%	0.54%
	Mountain River Credit Union	\$31,562	\$68	0.46%	1.57%	341.18%	2.73%	0.22%
	School District #3 Federal Credit Union	\$35,985	\$0	0.00%	0.33%	NA	0.00%	0.00%
	Guadalupe Parish Credit Union	\$40,962	\$22	0.09%	0.31%	359.09%	0.22%	0.05%
	Pueblo Government Agencies Federal Credit Union	\$43,424	\$2	0.02%	0.60%	NM	0.04%	0.00%
	Holyoke Community Federal Credit Union	\$44,780	\$691	2.39%	0.58%	24.02%	18.95%	1.54%
	Electrical Federal Credit Union	\$50,955	\$181	0.74%	0.37%	49.72%	2.78%	0.36%
	Fellowship Credit Union	\$52,079	\$56	0.12%	0.51%	417.86%	1.45%	0.11%
	Westminster Federal Credit Union	\$54,553	\$68	0.24%	0.48%	202.94%	1.33%	0.12%
	Yuma County Federal Credit Union	\$54,595	\$0	0.00%	0.14%	NA	0.00%	0.00%
	San Juan Mountains Credit Union	\$57,238	\$273	0.81%	0.88%	109.16%	4.41%	0.48%
	Peoples Credit Union	\$73,186	\$15	0.03%	1.22%	NM	0.11%	0.02%
	Delta County Federal Credit Union	\$73,845	\$108	0.48%	0.34%	70.37%	1.61%	0.15%
	Columbine Federal Credit Union	\$77,418	\$414	0.92%	1.10%	119.57%	4.13%	0.53%
	Northern Colorado Credit Union	\$78,228	\$140	0.34%	0.56%	165.71%	1.78%	0.18%
	Rio Grande Federal Credit Union	\$78,306	\$2	0.01%	0.37%	NM	0.01%	0.00%
	Clean Energy Federal Credit Union	\$87,467	\$74	0.14%	0.60%	441.89%	2.26%	0.08%
	Community Choice Credit Union	\$97,975	\$586	1.30%	3.51%	270.48%	3.45%	0.60%
	Metrum Community Credit Union	\$106,930	\$79	0.11%	0.44%	416.46%	0.59%	0.07%
	Grand Junction Federal Credit Union	\$109,184	\$338	0.61%	0.92%	150.89%	1.78%	0.31%
	Weld Community Credit Union	\$112,176	\$79	0.12%	0.71%	579.75%	0.68%	0.07%
	Credit Union of the Rockies	\$113,138	\$234	0.31%	0.81%	260.68%	1.98%	0.21%
	Power Credit Union	\$120,735	\$1,026	1.70%	1.42%	83.72%	7.14%	0.85%
	Horizons North Credit Union	\$125,785	\$23	0.03%	0.14%	547.83%	0.23%	0.02%
	Pikes Peak Credit Union	\$127,751	\$774	0.97%	0.98%	100.90%	6.75%	0.61%
	Aurora Federal Credit Union	\$135,932	\$650	0.90%	1.14%	127.08%	4.89%	0.48%
	Fidelis Catholic Credit Union	\$148,726	\$1,135	1.23%	0.23%	19.12%	8.18%	0.76%
	The District Federal Credit Union	\$151,695	\$672	0.74%	0.31%	41.22%	7.21%	0.44%
	Arapahoe Credit Union	\$155,195	\$1,645	1.62%	2.00%	122.98%	14.63%	1.06%
	Foothills Credit Union	\$161,467	\$1,139	1.00%	0.75%	75.07%	11.16%	0.71%
	NuVista Federal Credit Union	\$161,590	\$6	0.01%	0.35%	NM	0.03%	0.00%
	Space Age Credit Union	\$169,032	\$1,635	1.55%	1.09%	70.58%	18.04%	0.97%
	Colorado Federal Credit Union	\$184,586	\$3,411	2.52%	1.00%	39.52%	18.95%	1.85%
	Denver Fire Department Federal Credit Union	\$211,762	\$12	0.01%	0.48%	NM	0.05%	0.01%
	Fitzsimons Federal Credit Union	\$213,556	\$2,131	1.32%	1.11%	84.05%	8.59%	1.00%
	SunWest Educational Credit Union	\$222,935	\$1,246	0.85%	1.57%	185.23%	5.00%	0.56%
	Sterling Federal Credit Union	\$233,856	\$222	0.26%	0.12%	45.95%	0.58%	0.09%
	Average of Asset Group A	\$83,053	\$402	0.79%	0.94%	170.13%	5.06%	0.49%

Note: Report includes only bank-level data.

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Asset Quality

March 31, 2025

Run Date: May 12, 2025

		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 (%)
Region	Institution Name							

Asset Group B - \$251 to \$500 million in total assets

Minnequa Works Credit Union	\$253,779	\$181	0.18%	1.45%	809.94%	0.79%	0.07%
Red Rocks Credit Union	\$339,151	\$2,043	0.78%	0.91%	116.64%	6.67%	0.60%
Rocky Mountain Law Enforcement Federal Credit Union	\$353,186	\$1,950	0.85%	0.40%	46.87%	3.20%	0.55%
On Tap Credit Union	\$392,795	\$2,613	0.86%	0.84%	97.93%	7.52%	0.67%
Denver Community Credit Union	\$415,549	\$1,081	0.40%	1.00%	247.18%	2.58%	0.26%
Colorado Credit Union	\$419,239	\$1,644	0.54%	0.41%	75.49%	3.86%	0.39%
Average of Asset Group B	\$362,283	\$1,585	0.60%	0.84%	232.34%	4.10%	0.42%

Asset Group C - \$501 million to \$1 billion in total assets

Partner Colorado Credit Union	\$597,328	\$2,946	0.73%	1.16%	159.16%	5.06%	0.49%
Climb Credit Union	\$686,950	\$8,193	1.41%	1.11%	78.88%	12.26%	1.19%
Air Academy Federal Credit Union	\$839,365	\$2,243	0.34%	1.20%	346.68%	4.82%	0.27%
Average of Asset Group C	\$707,881	\$4,461	0.83%	1.16%	194.91%	7.38%	0.65%

Asset Group D - Over \$1 billion in total assets

Credit Union of Denver	\$1,198,148	\$6,860	0.89%	1.25%	139.29%	6.07%	0.57%
Premier Members Credit Union	\$1,795,846	\$4,440	0.34%	0.78%	231.33%	3.45%	0.25%
Westerra Credit Union	\$2,148,589	\$5,184	0.35%	0.55%	156.04%	2.73%	0.24%
Credit Union of Colorado, A Federal Credit Union	\$2,579,383	\$12,714	0.76%	1.24%	163.33%	5.31%	0.49%
Elevations Credit Union	\$3,420,737	\$6,231	0.24%	0.73%	308.96%	1.76%	0.18%
Canvas Credit Union	\$4,704,010	\$36,794	0.88%	1.73%	197.42%	7.63%	0.78%
Bellico Credit Union	\$8,605,287	\$40,754	0.57%	2.30%	403.04%	4.45%	0.47%
Ent Credit Union	\$9,999,669	\$52,464	0.60%	1.15%	190.77%	5.34%	0.52%
Average of Asset Group D	\$4,306,459	\$20,680	0.58%	1.22%	223.77%	4.59%	0.44%

Source: SNL Financial

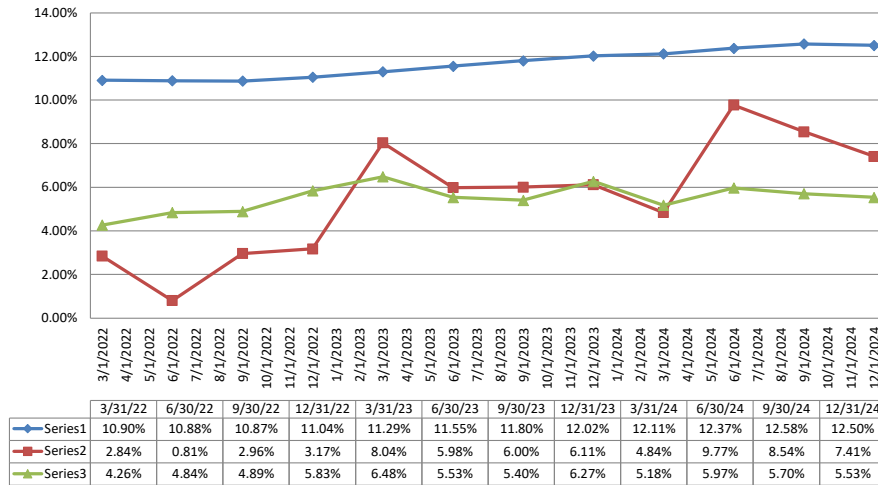
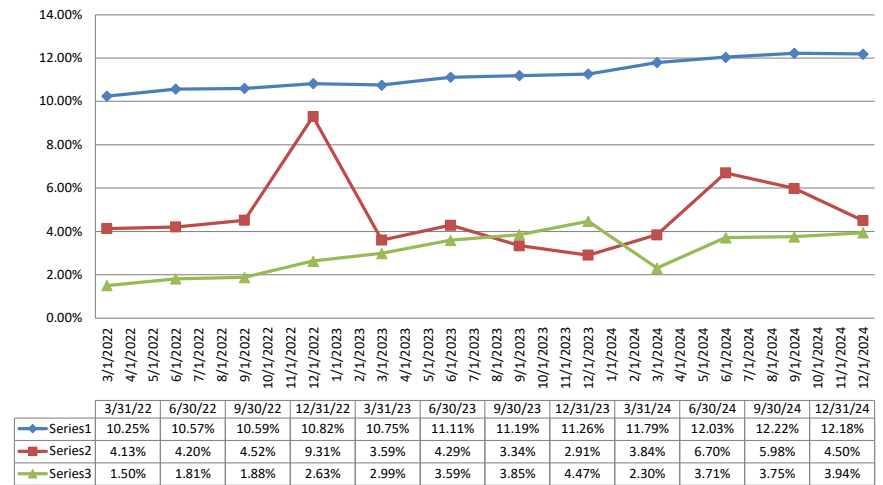
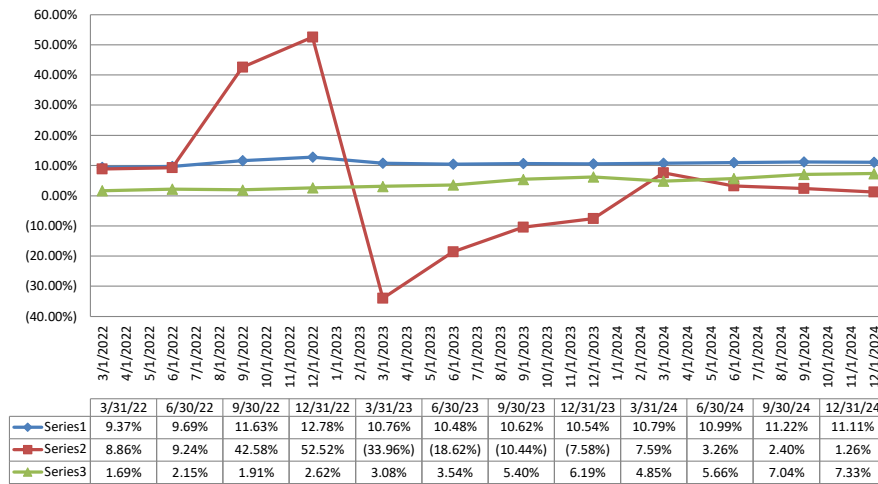
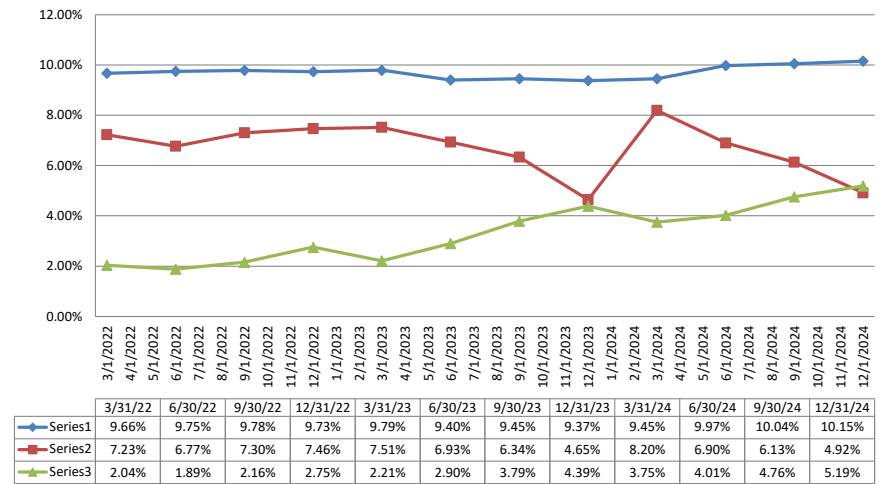
Note: Report includes only bank-level data.

NA = data was not available.

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Net Worth

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

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

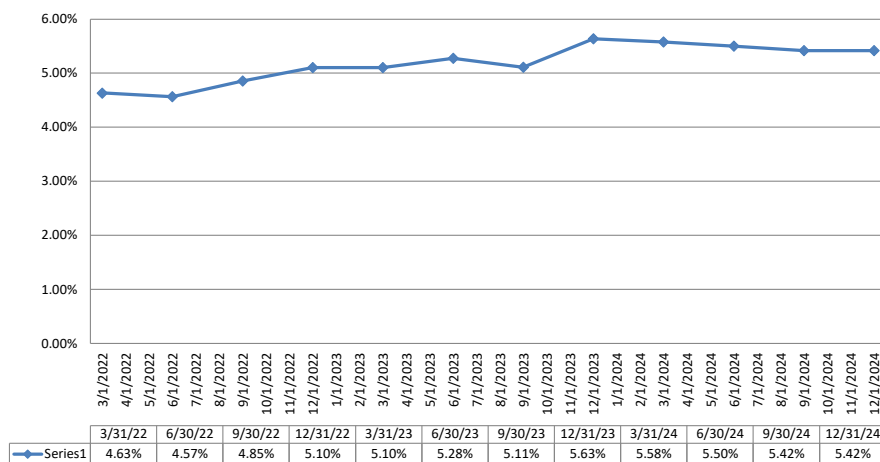
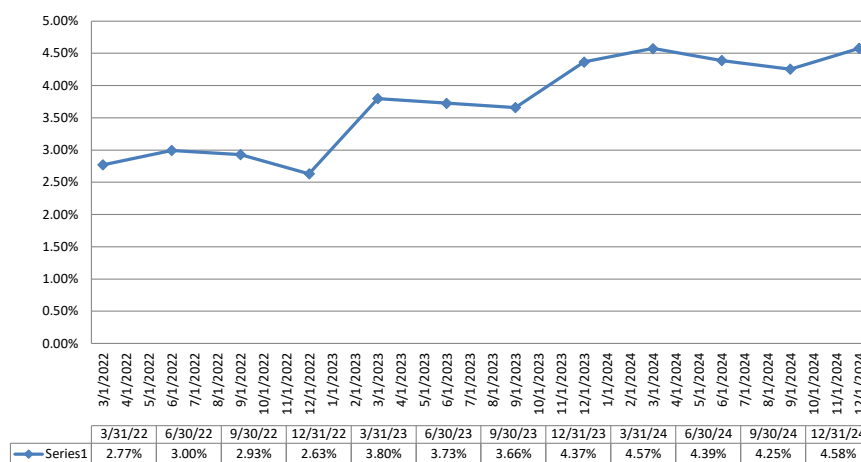
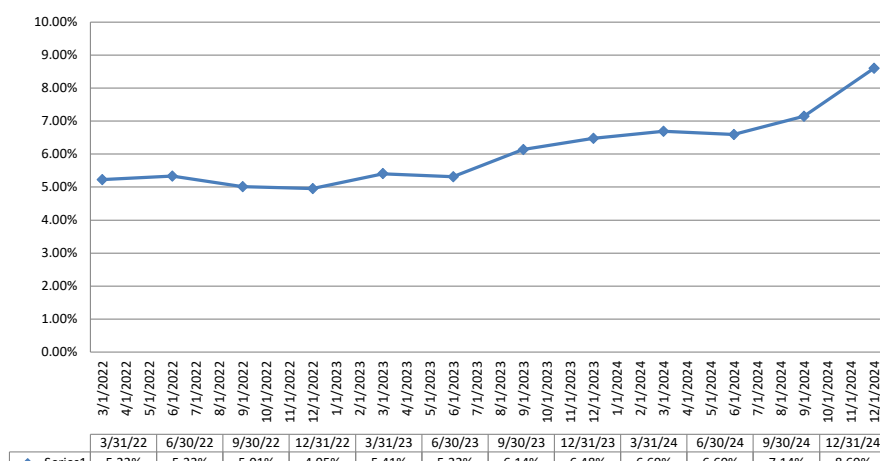
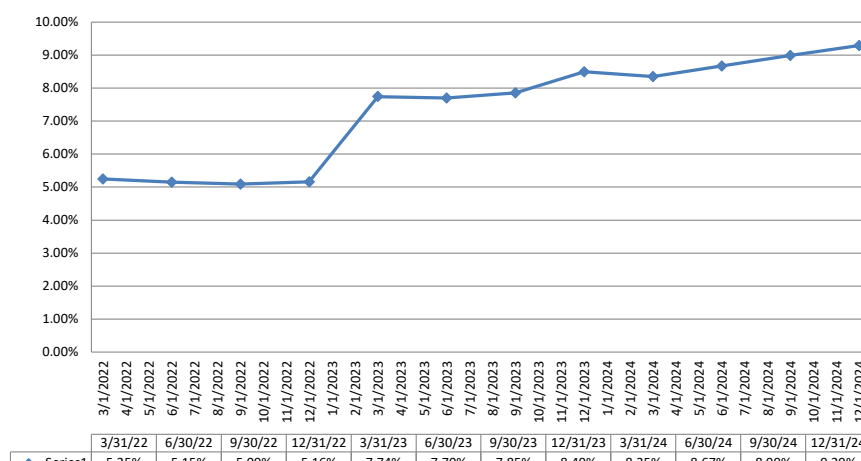
Source: SNL Financial

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.

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

March 31, 2025

Run Date: May 12, 2025

		As of Date					
Region	Institution Name	Total Assets (\$000)	Total Net Worth (\$000)	Net Worth/ Assets (%)	Net Worth Growth (Decline) - YTD (%)	Total Delinquent Lns/ Net Worth (%)	Classified Assets/ Net Worth (%)
Asset Group A - \$50 to \$250 million in total assets							
	Akron Federal Credit Union	\$544	\$72	13.24%	5.63%	6.94%	6.94%
	Saint Michaels Federal Credit Union	\$991	\$122	12.31%	20.69%	0.00%	11.48%
	Olathe Federal Credit Union	\$1,147	\$88	7.67%	24.10%	15.91%	13.64%
	CO-NE Federal Credit Union	\$4,353	\$395	9.07%	(12.75%)	0.00%	6.58%
	Options Credit Union	\$4,652	\$430	9.24%	(7.31%)	8.37%	3.49%
	Fort Morgan Schools Federal Credit Union	\$5,466	\$813	14.87%	(6.77%)	0.98%	3.08%
	Valley Educators Credit Union	\$5,966	\$1,293	21.67%	2.80%	11.83%	6.42%
	Haxtun Community Federal Credit Union	\$6,031	\$333	5.52%	(18.34%)	0.00%	14.41%
	Moffat County Schools Federal Credit Union	\$6,588	\$763	11.58%	(2.60%)	6.55%	1.83%
	Saint Mary Credit Union	\$7,460	\$1,421	19.05%	(4.73%)	3.80%	5.35%
	Rio Blanco Schools Federal Credit Union	\$8,161	\$1,470	18.01%	6.64%	2.04%	3.88%
	One Thirteen Credit Union	\$8,708	\$782	8.98%	2.06%	15.09%	13.55%
	Star Tech Federal Credit Union	\$10,939	\$2,280	20.84%	7.87%	2.59%	1.80%
	Mountain River Credit Union	\$31,562	\$2,288	7.25%	(22.75%)	2.97%	10.14%
	School District #3 Federal Credit Union	\$35,985	\$5,274	14.66%	7.42%	0.00%	1.10%
	Guadalupe Parish Credit Union	\$40,962	\$9,761	23.83%	3.72%	0.23%	0.81%
	Pueblo Government Agencies Federal Credit Union	\$43,424	\$4,988	11.49%	10.79%	0.04%	1.18%
	Holyoke Community Federal Credit Union	\$44,780	\$3,481	7.77%	7.85%	19.85%	4.77%
	Electrical Federal Credit Union	\$50,955	\$6,422	12.60%	10.81%	2.82%	1.40%
	Fellowship Credit Union	\$52,079	\$4,951	9.51%	8.58%	1.13%	4.73%
	Westminster Federal Credit Union	\$54,553	\$4,968	9.11%	(2.40%)	1.37%	2.78%
	Yuma County Federal Credit Union	\$54,595	\$6,094	11.16%	14.21%	0.00%	0.51%
	San Juan Mountains Credit Union	\$57,238	\$5,919	10.34%	11.04%	4.61%	5.03%
	Peoples Credit Union	\$73,186	\$13,058	17.84%	6.73%	0.11%	5.02%
	Delta County Federal Credit Union	\$73,845	\$6,629	8.98%	11.80%	1.63%	1.15%
	Columbine Federal Credit Union	\$77,418	\$9,502	12.27%	0.00%	4.36%	5.21%
	Northern Colorado Credit Union	\$78,228	\$7,852	10.04%	3.65%	1.78%	2.95%
	Rio Grande Federal Credit Union	\$78,306	\$16,020	20.46%	9.27%	0.01%	0.71%
	Clean Energy Federal Credit Union	\$87,467	\$12,946	14.80%	100.81%	0.57%	2.53%
	Community Choice Credit Union	\$97,975	\$14,245	14.54%	3.46%	4.11%	11.13%
	Metrum Community Credit Union	\$106,930	\$13,524	12.65%	5.43%	0.58%	2.43%
	Grand Junction Federal Credit Union	\$109,184	\$21,270	19.48%	6.19%	1.59%	2.40%
	Weld Community Credit Union	\$112,176	\$11,245	10.02%	10.74%	0.70%	4.07%
	Credit Union of the Rockies	\$113,138	\$12,164	10.75%	2.38%	1.92%	5.01%
	Power Credit Union	\$120,735	\$14,796	12.25%	22.92%	6.93%	5.81%
	Horizons North Credit Union	\$125,785	\$10,074	8.01%	6.78%	0.23%	1.25%
	Pikes Peak Credit Union	\$127,751	\$13,808	10.81%	7.41%	5.61%	5.66%
	Aurora Federal Credit Union	\$135,932	\$24,544	18.06%	1.36%	2.65%	3.37%
	Fidelis Catholic Credit Union	\$148,726	\$13,709	9.22%	4.34%	8.28%	1.58%
	The District Federal Credit Union	\$151,695	\$11,702	7.71%	1.99%	5.74%	2.37%
	Arapahoe Credit Union	\$155,195	\$10,430	6.72%	(8.23%)	15.77%	19.40%
	Foothills Credit Union	\$161,467	\$12,208	7.56%	2.14%	9.33%	7.00%
	NuVista Federal Credit Union	\$161,590	\$22,010	13.62%	8.33%	0.03%	1.00%
	Space Age Credit Union	\$169,032	\$13,594	8.04%	0.94%	12.03%	8.49%
	Colorado Federal Credit Union	\$184,586	\$16,699	9.05%	(8.69%)	20.43%	8.07%
	Denver Fire Department Federal Credit Union	\$211,762	\$27,663	13.06%	4.68%	0.04%	1.70%
	Fitzsimons Federal Credit Union	\$213,556	\$30,719	14.38%	3.44%	6.94%	5.83%
	SunWest Educational Credit Union	\$222,935	\$24,990	11.21%	8.12%	4.99%	9.24%
	Sterling Federal Credit Union	\$233,856	\$38,080	16.28%	8.51%	0.58%	0.27%
Average of Asset Group A		\$83,053	\$9,957	12.40%	5.94%	4.57%	5.07%

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	March 31, 2025	Run Date: May 12, 2025
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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 B - \$251 to \$500 million in total assets

Minnequa Works Credit Union	\$253,779	\$33,564	13.23%	10.66%	0.54%	4.37%
Red Rocks Credit Union	\$339,151	\$32,362	9.54%	2.42%	6.31%	7.36%
Rocky Mountain Law Enforcement Federal Credit Union	\$353,186	\$61,613	17.44%	4.54%	3.16%	1.48%
On Tap Credit Union	\$392,795	\$37,294	9.49%	0.35%	7.01%	6.86%
Denver Community Credit Union	\$415,549	\$53,154	12.79%	2.84%	2.03%	5.03%
Colorado Credit Union	\$419,239	\$42,873	10.23%	3.90%	3.83%	2.89%
Average of Asset Group B	\$362,283	\$43,477	12.12%	4.12%	3.81%	4.67%

Asset Group C - \$501 million to \$1 billion in total assets

Partner Colorado Credit Union	\$597,328	\$63,953	10.71%	1.51%	4.61%	7.33%
Climb Credit Union	\$686,950	\$76,919	11.20%	0.67%	10.65%	8.40%
Air Academy Federal Credit Union	\$839,365	\$68,335	8.14%	(4.45%)	3.28%	11.38%
Average of Asset Group C	\$707,881	\$69,736	10.02%	(0.76%)	6.18%	9.04%

Asset Group D - Over \$1 billion in total assets

Credit Union of Denver	\$1,198,148	\$143,587	11.98%	2.34%	4.78%	6.65%
Premier Members Credit Union	\$1,795,846	\$159,152	8.86%	0.91%	2.79%	6.45%
Westerra Credit Union	\$2,148,589	\$208,756	9.72%	4.21%	2.48%	3.87%
Credit Union of Colorado, A Federal Credit Union	\$2,579,383	\$256,974	9.96%	2.65%	4.95%	8.08%
Elevations Credit Union	\$3,420,737	\$371,972	10.87%	9.55%	1.68%	5.18%
Canvas Credit Union	\$4,704,010	\$461,792	9.82%	6.21%	7.97%	15.73%
Bellco Credit Union	\$8,605,287	\$792,179	9.21%	7.40%	5.14%	20.73%
Ent Credit Union	\$9,999,669	\$1,050,695	10.51%	2.60%	4.99%	9.53%
Average of Asset Group D	\$4,306,459	\$430,638	10.12%	4.48%	4.35%	9.53%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets (\$000)	All assets owned by the credit union as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income (\$000)	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average net worth (%)	Return on average equity; net income as a percent of average equity.
Operational expense ÷ operational revenue (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases (\$000)	The total of loans and lease financing receivables, net unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net unearned income); and less any unearned income on loans reflected in items above.
Total shares and deposits (\$000)	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Total loans ÷ total shares (%)	Total loans as a percent of total shares.
Yield on average assets (%)	Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.
Interest expense ÷ average assets (%)	Total interest expense as a percent of average assets.
Net interest income ÷ average assets (%)	Interest on loans and investments less cost of funds as a percent of average assets.

Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Market growth rate (%)	The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits.
Delinquent loans => 2 months (\$000)	Loans that are greater than or equal to 60 days delinquent.
NPL ÷ loans (%)	Total nonperforming loans as a percent of total loans and leases, net of unearned income and gross of reserve.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Delinquent loans ÷ assets (%)	Total delinquent loans greater than or equal to 60 days as a percent of total assets.
NPAs ÷ equity LLRs (%)	Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.
Total net worth (\$000)	Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.
Net worth ÷ assets (%)	Net worth as a percent of total assets.
Net worth growth (decline) - YTD (%)	The annualized change in net worth calculated as current period net worth less prior period net worth as a percent of prior period net worth.
Total delinquent loans ÷ net worth (%)	Total delinquent loans as a percent of net worth.
Classified assets ÷ net worth (%)	Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.