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Credit Union Index

AN ANALYSIS OF COLORADO CREDIT UNIONS

The Credit Union Index is published by Baker Tilly.

For more information on the data presented in this report, contact **Heidi Berenbrok, Director,** at **(303) 294-7778**.

Colorado

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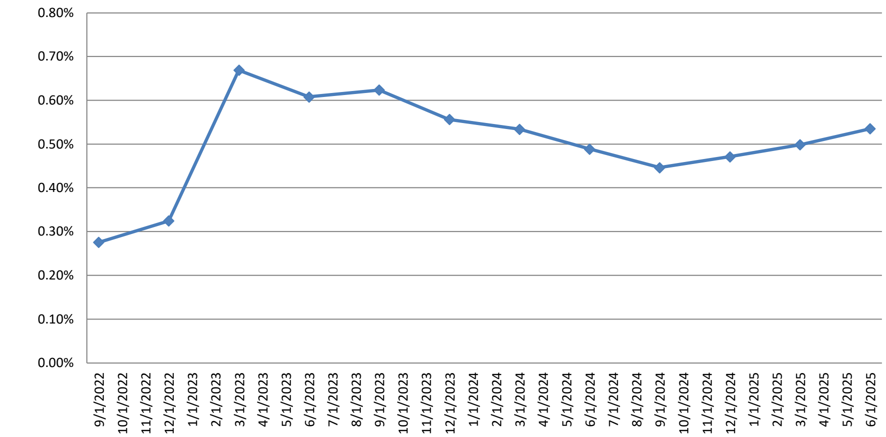
ASSET SIZE DEFINITION

Group A	\$0–\$250 million
Group B	\$251 million–\$500 million
Group C	\$501 million–\$1 billion
Group D	Over \$1 billion

Performance Analysis

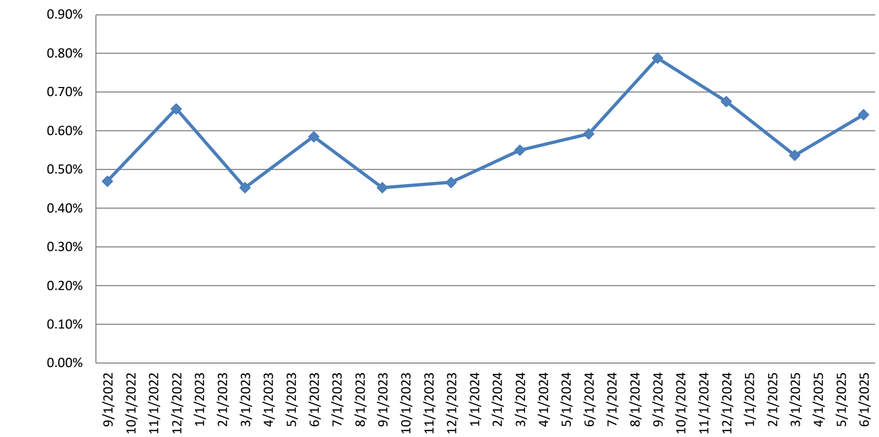
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.28%	0.32%	0.67%	0.61%	0.62%	0.56%	0.53%	0.49%	0.45%	0.47%	0.50%	0.54%

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



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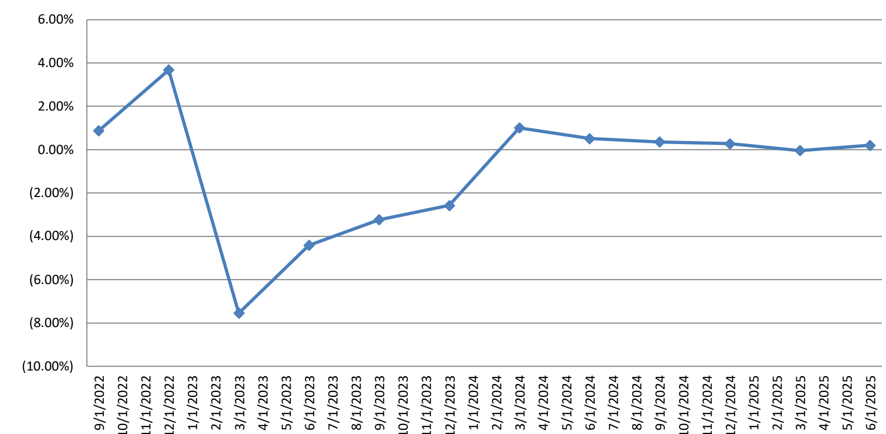
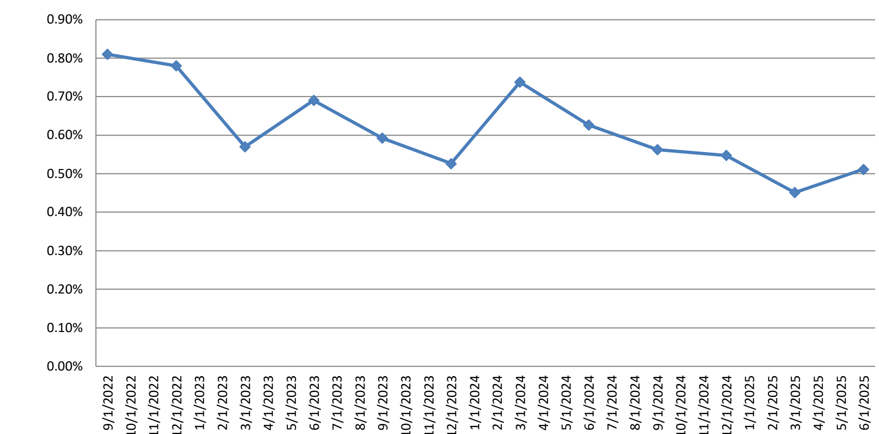
Series1	0.47%	0.66%	0.45%	0.59%	0.45%	0.47%	0.55%	0.59%	0.79%	0.68%	0.54%	0.64%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.87%	3.67%	(7.55%)	(4.41%)	(3.23%)	(2.58%)	1.00%	0.51%	0.35%	0.27%	(0.05%)	0.20%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.81%	0.78%	0.57%	0.69%	0.59%	0.53%	0.74%	0.63%	0.56%	0.55%	0.45%	0.51%

Source: SNL Financial

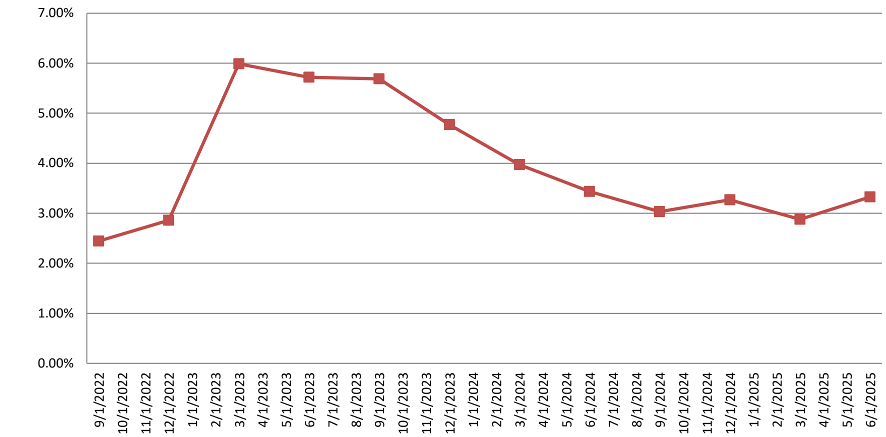
Note: Report includes only bank-level data.

NA = data was not available.

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

Summary Trends of Historical Asset Group Averages: Return on Average Net Worth

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



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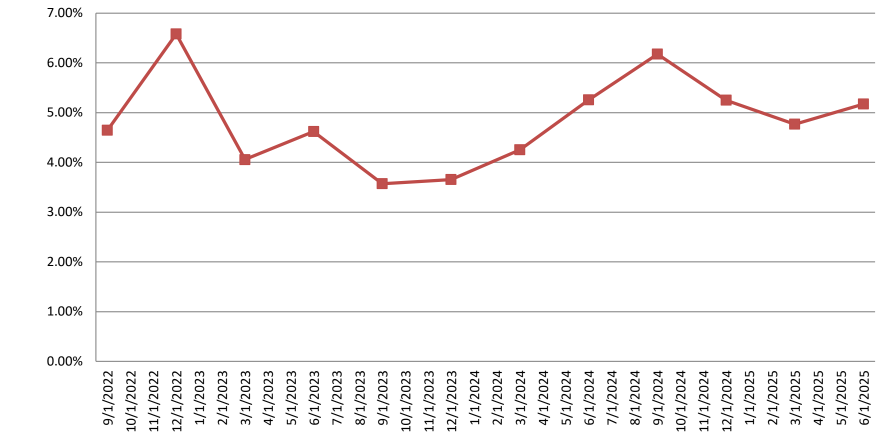
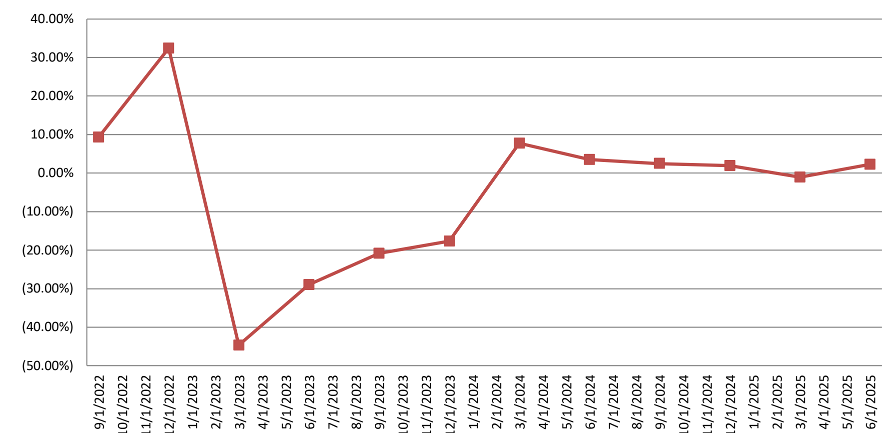
Series2	2.44%	2.86%	5.99%	5.72%	5.68%	4.77%	3.97%	3.44%	3.03%	3.27%	2.88%	3.32%

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



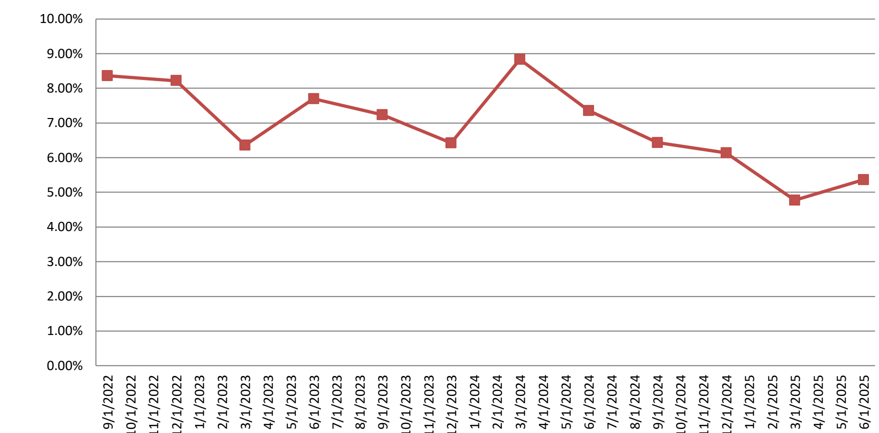
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	4.65%	6.58%	4.06%	4.62%	3.57%	3.65%	4.25%	5.25%	6.17%	5.25%	4.77%	5.17%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	9.31%	32.41%	(44.66%)	(28.96%)	(20.84%)	(17.67%)	7.71%	3.49%	2.47%	1.92%	(1.05%)	2.28%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series2	8.36%	8.22%	6.36%	7.70%	7.24%	6.43%	8.84%	7.36%	6.44%	6.14%	4.78%	5.36%

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group A - $50 to $250 million in total assets												
	Akron Federal Credit Union	$528	$0	0.00%	0.00%	100.00%	$40	$1	0.36%	2.78%	88.24%	$40
	Saint Michaels Federal Credit Union	$940	$6	2.48%	19.20%	37.50%	$8	$12	2.46%	19.67%	31.25%	$12
	Olathe Federal Credit Union	$1,401	$3	0.94%	13.48%	88.89%	$12	$8	1.33%	18.39%	69.57%	$12
	Options Credit Union	$4,507	($14)	(1.22%)	(13.24%)	105.71%	$66	($22)	(0.94%)	(10.26%)	108.63%	$67
	CO-NE Federal Credit Union	$4,802	($17)	(1.49%)	(17.53%)	107.14%	$46	($29)	(1.28%)	(14.68%)	116.35%	$45
	Fort Morgan Schools Federal Credit Union	$5,233	$14	1.05%	6.82%	50.00%	$52	$1	0.04%	0.24%	97.83%	$52
	Haxtun Community Federal Credit Union	$5,735	($32)	(2.18%)	(40.00%)	126.25%	$49	($48)	(1.56%)	(29.00%)	120.12%	$49
	Valley Educators Credit Union	$6,039	$26	1.73%	7.96%	76.58%	$63	$35	1.14%	5.39%	83.25%	$62
	Moffat County Schools Federal Credit Union	$6,745	($6)	(0.36%)	(3.16%)	107.69%	$52	($11)	(0.34%)	(2.88%)	109.52%	$52
	Saint Mary Credit Union	$7,584	($8)	(0.43%)	(2.26%)	114.55%	$64	($25)	(0.67%)	(3.51%)	123.58%	$64
	One Thirteen Credit Union	$8,248	$5	0.24%	2.54%	95.87%	$110	$14	0.33%	3.57%	91.67%	$103
	Rio Blanco Schools Federal Credit Union	$8,326	($8)	(0.39%)	(2.18%)	111.59%	$39	$16	0.39%	2.19%	89.54%	$35
	Star Tech Federal Credit Union	$10,874	$23	0.84%	4.00%	74.83%	$112	$56	1.03%	4.92%	70.30%	$112
	Mountain River Credit Union	$30,965	$20	0.26%	3.53%	94.56%	$72	($119)	(0.77%)	(10.36%)	96.20%	$72
	School District #3 Federal Credit Union	$35,566	$119	1.33%	8.93%	62.50%	$68	$214	1.21%	8.11%	65.10%	$72
	Guadalupe Parish Credit Union	$40,835	$193	1.89%	7.83%	53.51%	$61	$283	1.39%	5.78%	61.68%	$62
	Pueblo Government Agencies Federal Credit Union	$42,907	$147	1.36%	11.62%	68.76%	$58	$278	1.30%	11.14%	69.52%	$57
	Holyoke Community Federal Credit Union	$45,079	$127	1.13%	14.33%	71.14%	$61	$193	0.87%	11.04%	76.86%	$62
	Electrical Federal Credit Union	$50,239	$163	1.29%	10.02%	67.81%	$87	$296	1.17%	9.22%	67.09%	$89
	Fellowship Credit Union	$52,438	$190	1.45%	15.06%	72.44%	$62	$293	1.13%	11.78%	77.69%	$68
	Yuma County Federal Credit Union	$52,671	$223	1.66%	14.44%	61.01%	$83	$378	1.39%	12.42%	63.97%	$82
	Westminster Federal Credit Union	$53,009	$112	0.83%	8.93%	68.99%	$98	$82	0.31%	3.28%	83.11%	$101
	San Juan Mountains Credit Union	$55,279	$177	1.26%	11.82%	70.23%	$90	$336	1.20%	11.39%	71.83%	$95
	Delta County Federal Credit Union	$74,112	$126	0.68%	7.53%	76.49%	$62	$316	0.86%	9.56%	72.64%	$64
	Peoples Credit Union	$75,515	$327	1.76%	9.88%	64.72%	$85	$544	1.49%	8.31%	69.29%	$87
	Columbine Federal Credit Union	$76,702	($106)	(0.55%)	(4.48%)	104.33%	$103	($15)	(0.04%)	(0.32%)	95.44%	$105
	Northern Colorado Credit Union	$76,974	$72	0.37%	3.74%	87.19%	$76	$143	0.37%	3.74%	87.02%	$73
	Rio Grande Federal Credit Union	$77,598	$352	1.81%	8.69%	54.05%	$64	$714	1.84%	8.91%	52.98%	$65
	Community Choice Credit Union	$97,338	$152	0.62%	3.93%	85.82%	$136	$274	0.56%	3.56%	86.17%	$132
	Metrum Community Credit Union	$105,710	$217	0.82%	6.37%	73.79%	$88	$398	0.75%	5.88%	75.94%	$88
	Grand Junction Federal Credit Union	$108,050	$259	0.95%	5.56%	65.23%	$80	$659	1.22%	7.13%	65.39%	$88
	Credit Union of the Rockies	$110,722	$168	0.60%	5.88%	85.18%	$87	$239	0.43%	4.22%	89.58%	$88
	Clean Energy Federal Credit Union	$110,749	($74)	(0.30%)	(10.18%)	104.95%	$84	($468)	(1.06%)	(30.93%)	117.84%	$82
	Weld Community Credit Union	$112,844	$326	1.16%	11.43%	77.26%	$89	$619	1.11%	11.00%	77.65%	$86
	Power Credit Union	$121,030	$311	1.03%	8.75%	70.50%	$70	$1,112	1.86%	16.05%	62.67%	$69
	Horizons North Credit Union	$125,803	$206	0.66%	8.10%	82.06%	$96	$374	0.60%	7.42%	84.78%	$99
	Pikes Peak Credit Union	$126,999	$310	0.97%	8.88%	60.41%	$85	$561	0.88%	8.12%	63.29%	$90
	Aurora Federal Credit Union	$136,136	($226)	(0.66%)	(3.70%)	69.03%	$90	($143)	(0.21%)	(1.17%)	73.96%	$90
	Fidelis Catholic Credit Union	$148,223	$149	0.40%	4.34%	79.82%	$93	$296	0.40%	4.33%	83.20%	$94
	Arapahoe Credit Union	$156,224	($2)	(0.01%)	(0.08%)	88.50%	$104	($221)	(0.28%)	(4.24%)	90.08%	$106
	The District Federal Credit Union	$158,055	($31)	(0.08%)	(1.35%)	98.81%	$86	$27	0.04%	0.60%	90.71%	$68
	Foothills Credit Union	$159,456	($230)	(0.57%)	(7.60%)	90.42%	$88	($166)	(0.21%)	(2.74%)	91.32%	$86
	NuVista Federal Credit Union	$161,858	$545	1.35%	10.26%	68.44%	$92	$999	1.25%	9.52%	69.99%	$93
	Space Age Credit Union	$165,895	$27	0.06%	0.82%	90.14%	$110	$60	0.07%	0.91%	90.11%	$109
	Coloramo Federal Credit Union	$184,666	$320	0.69%	7.60%	79.28%	$81	($51)	(0.06%)	(0.61%)	81.82%	$80
	Denver Fire Department Federal Credit Union	$210,460	$479	0.91%	7.97%	70.97%	$120	$799	0.76%	6.78%	74.81%	$134
	Fitzsimons Federal Credit Union	$213,108	($584)	(1.10%)	(7.84%)	82.64%	$110	($322)	(0.30%)	(2.16%)	83.83%	$108
	SunWest Educational Credit Union	$225,030	$634	1.13%	10.99%	65.88%	$87	$1,131	1.02%	10.00%	67.79%	$89
	Sterling Federal Credit Union	$232,681	$809	1.39%	8.40%	56.00%	$80	$1,603	1.38%	8.41%	55.29%	$73
	Average of Asset Group A	$83,304	$122	0.57%	3.80%	79.99%	$78	$239	0.54%	3.32%	81.36%	$78

Source: SNL Financial

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Region	Institution Name	As of Date: Total Assets ($000)	Quarter to Date: Net Income (Loss) ($000)	Quarter to Date: Return on Avg Assets (%)	Quarter to Date: Return on Avg Net Worth (%)	Quarter to Date: Oper Exp/ Oper Rev (%)	Quarter to Date: Salary&Benefits/ Employees ($000)	Year to Date: Net Income (Loss) ($000)	Year to Date: Return on Avg Assets (%)	Year to Date: Return on Avg Net Worth (%)	Year to Date: Oper Exp/ Oper Rev (%)	Year to Date: Salary&Benefits/ Employees ($000)
Asset Group B - $251 to $500 million in total assets												
	Minnequa Works Credit Union	$258,040	$580	0.91%	8.81%	74.42%	$82	$1,450	1.15%	11.32%	70.29%	$78
	Red Rocks Credit Union	$329,875	$65	0.08%	0.87%	89.93%	$123	$260	0.16%	1.75%	88.50%	$124
	Affidian Federal Credit Union	$348,001	$2,358	2.69%	15.41%	56.55%	$138	$3,050	1.75%	10.11%	65.57%	$134
	On Tap Credit Union	$386,519	$319	0.33%	3.75%	82.40%	$111	$352	0.18%	2.09%	83.05%	$106
	Denver Community Credit Union	$409,170	($74)	(0.07%)	(0.58%)	90.71%	$91	$301	0.15%	1.18%	87.78%	$91
	Colorado Credit Union	$427,630	$543	0.51%	5.14%	83.31%	$109	$957	0.46%	4.56%	85.23%	$110
	Average of Asset Group B	$359,873	$632	0.74%	5.57%	79.55%	$109	$1,062	0.64%	5.17%	80.07%	$107
Asset Group C - $501 million to $1 billion in total assets												
	Partner Colorado Credit Union	$600,460	$856	0.57%	6.64%	82.15%	$106	$1,096	0.37%	4.32%	82.62%	$105
	Climb Credit Union	$674,006	$382	0.22%	2.06%	76.97%	$122	$490	0.14%	1.32%	80.40%	$123
	Air Academy Federal Credit Union	$830,775	$1,113	0.53%	7.76%	75.19%	$102	$345	0.08%	1.21%	79.48%	$104
	Average of Asset Group C	$701,747	$784	0.44%	5.49%	78.10%	$110	$644	0.20%	2.28%	80.83%	$111
Asset Group D - Over $1 billion in total assets												
	Credit Union of Denver	$1,186,733	$913	0.31%	3.26%	76.85%	$115	$1,748	0.29%	3.20%	78.78%	$116
	Premier Members Credit Union	$1,787,539	$538	0.12%	1.49%	83.92%	$103	$900	0.10%	1.25%	86.34%	$102
	Westerra Credit Union	$2,126,662	$3,844	0.72%	8.21%	76.09%	$112	$6,016	0.56%	6.57%	77.77%	$115
	Credit Union of Colorado, A Federal Credit Union	$2,552,157	$1,112	0.17%	1.79%	68.46%	$114	$2,806	0.22%	2.28%	69.78%	$113
	Elevations Credit Union	$3,386,423	$11,699	1.37%	12.66%	75.45%	$150	$20,368	1.20%	11.20%	75.91%	$147
	Canvas Credit Union	$4,832,618	$7,449	0.62%	6.65%	60.67%	$124	$14,511	0.62%	6.54%	61.64%	$124
	Bellco Credit Union	$8,531,996	$18,480	0.86%	9.43%	55.25%	$118	$32,872	0.77%	8.50%	57.09%	$120
	Ent Credit Union	$10,308,422	$9,797	0.39%	3.94%	78.16%	$137	$16,589	0.33%	3.36%	76.28%	$133
	Average of Asset Group D	$4,339,069	$6,729	0.57%	5.93%	71.86%	121.63	11,976.25	0.51%	5.36%	72.95%	121.25

Source: SNL Financial

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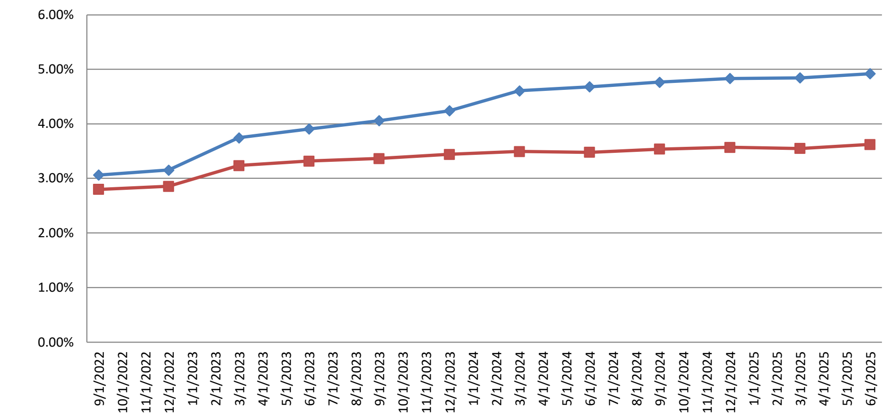
Balance Sheet & Net Interest Margin

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-Date



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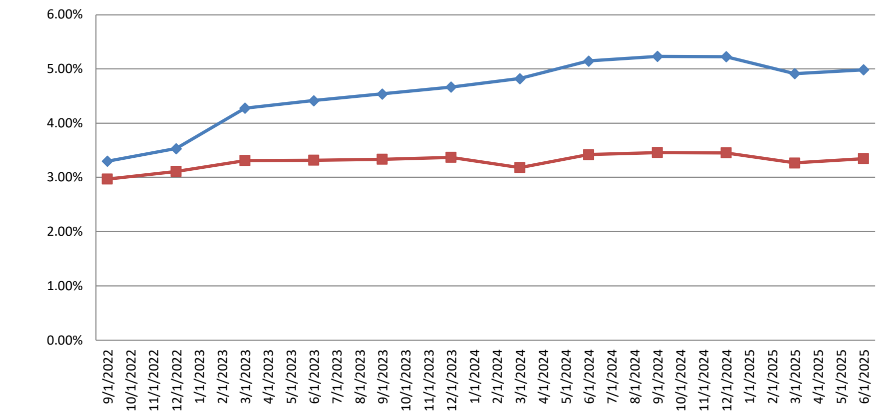
Series1	3.06%	3.15%	3.75%	3.90%	4.06%	4.24%	4.61%	4.68%	4.76%	4.83%	4.84%	4.92%
Series2	2.80%	2.85%	3.23%	3.32%	3.36%	3.44%	3.49%	3.48%	3.54%	3.57%	3.55%	3.62%

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



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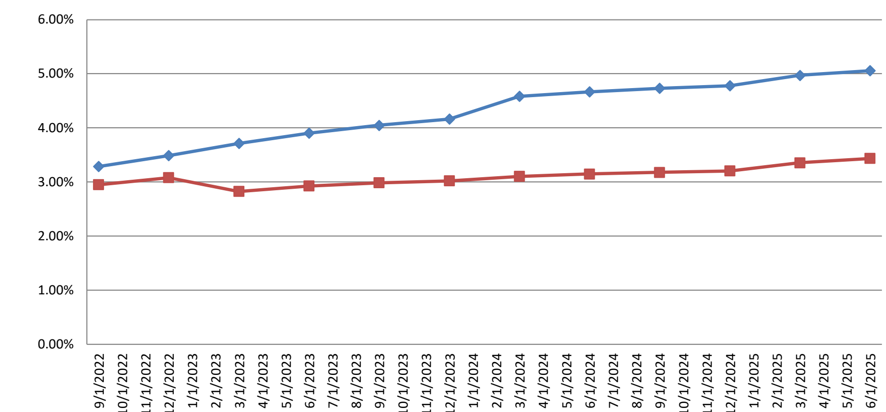
Series1	3.30%	3.53%	4.28%	4.42%	4.54%	4.66%	4.82%	5.14%	5.23%	5.23%	4.91%	4.98%
Series2	2.97%	3.11%	3.31%	3.32%	3.33%	3.37%	3.18%	3.42%	3.46%	3.45%	3.27%	3.35%

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



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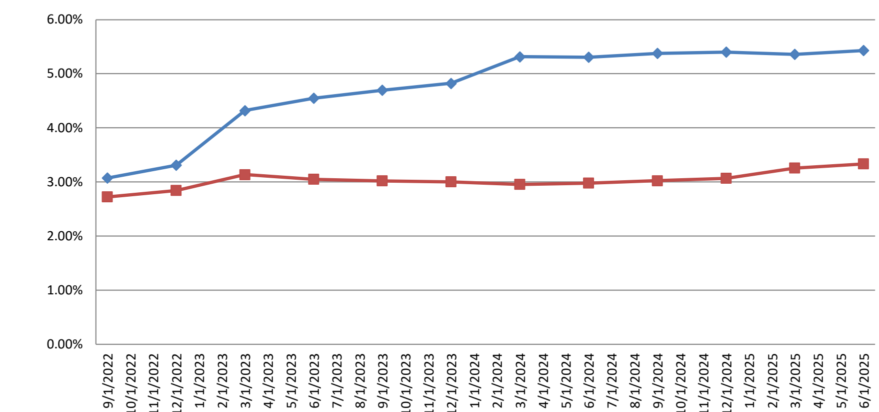
Series1	3.28%	3.49%	3.71%	3.90%	4.05%	4.16%	4.58%	4.67%	4.73%	4.78%	4.97%	5.06%
Series2	2.95%	3.08%	2.83%	2.92%	2.98%	3.02%	3.10%	3.15%	3.18%	3.20%	3.35%	3.43%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	3.07%	3.31%	4.32%	4.55%	4.70%	4.82%	5.31%	5.31%	5.38%	5.40%	5.36%	5.43%
Series2	2.72%	2.84%	3.14%	3.05%	3.02%	3.00%	2.95%	2.98%	3.02%	3.07%	3.25%	3.33%

Source: SNL Financial

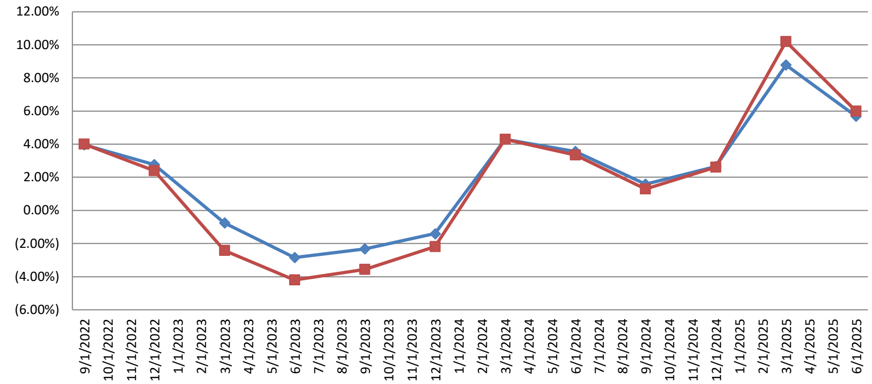
Note: Report includes only bank-level data.

NA = data was not available.

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

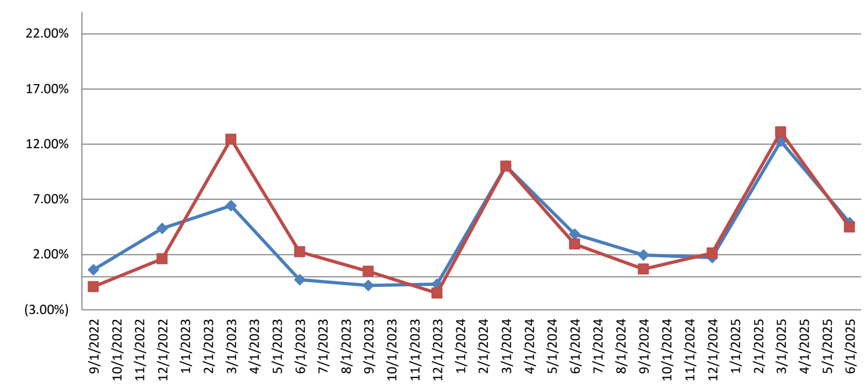
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Market Growth Rate

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



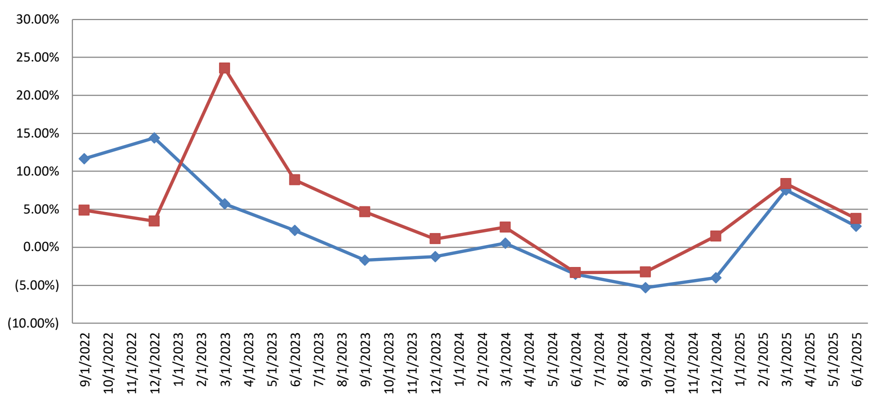
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	3.97%	2.76%	(0.75%)	(2.84%)	(2.32%)	(1.41%)	4.29%	3.56%	1.59%	2.66%	8.78%	5.69%
Series2	4.00%	2.39%	(2.42%)	(4.21%)	(3.57%)	(2.19%)	4.29%	3.35%	1.30%	2.60%	10.19%	6.00%

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



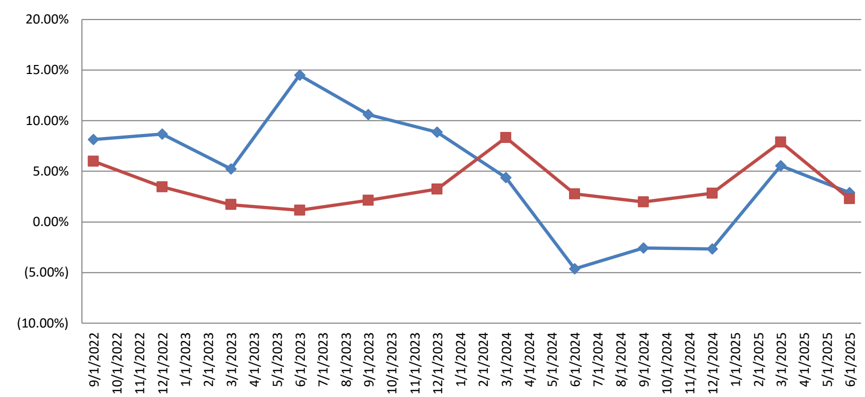
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.62%	4.38%	6.43%	(0.27%)	(0.79%)	(0.67%)	10.02%	3.84%	1.96%	1.73%	12.26%	4.90%
Series2	(0.92%)	1.60%	12.46%	2.24%	0.49%	(1.49%)	9.99%	2.95%	0.69%	2.15%	13.10%	4.49%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	11.65%	14.41%	5.72%	2.21%	(1.68%)	(1.23%)	0.55%	(3.55%)	(5.34%)	(4.03%)	7.54%	2.77%
Series2	4.89%	3.43%	23.60%	8.89%	4.66%	1.11%	2.65%	(3.35%)	(3.26%)	1.48%	8.38%	3.78%

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



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	8.13%	8.69%	5.24%	14.49%	10.59%	8.86%	4.38%	(4.62%)	(2.58%)	(2.66%)	5.55%	2.90%
Series2	5.98%	3.45%	1.71%	1.16%	2.14%	3.26%	8.32%	2.76%	1.98%	2.82%	7.88%	2.30%

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.

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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											
	Akron Federal Credit Union	$528	$442	$455	97.14%	$1,056	5.37%	0.00%	5.37%	(29.68%)	(33.64%)
	Saint Michaels Federal Credit Union	$940	$465	$813	57.20%	$1,880	3.69%	0.62%	3.08%	(7.57%)	(11.15%)
	Olathe Federal Credit Union	$1,401	$1,014	$1,311	77.35%	$1,401	8.01%	4.34%	3.67%	55.19%	58.33%
	Options Credit Union	$4,507	$4,068	$4,071	99.93%	$2,254	5.96%	1.16%	4.80%	(13.53%)	(13.94%)
	CO-NE Federal Credit Union	$4,802	$2,835	$4,412	64.26%	$2,401	4.65%	0.75%	3.90%	11.03%	13.35%
	Fort Morgan Schools Federal Credit Union	$5,233	$3,844	$4,398	87.40%	$5,233	4.65%	2.87%	1.79%	(3.38%)	(4.14%)
	Haxtun Community Federal Credit Union	$5,735	$4,566	$5,413	84.35%	$1,639	5.51%	0.81%	4.70%	(32.97%)	(33.39%)
	Valley Educators Credit Union	$6,039	$4,515	$4,716	95.74%	$2,013	6.75%	0.49%	6.26%	(19.06%)	(24.91%)
	Moffat County Schools Federal Credit Union	$6,745	$2,301	$5,973	38.52%	$3,373	4.57%	2.04%	2.53%	13.31%	15.75%
	Saint Mary Credit Union	$7,584	$3,419	$6,162	55.49%	$2,528	3.56%	0.78%	2.78%	5.22%	7.20%
	One Thirteen Credit Union	$8,248	$5,822	$7,436	78.29%	$4,124	5.39%	0.68%	4.71%	(5.61%)	(6.56%)
	Rio Blanco Schools Federal Credit Union	$8,326	$4,143	$6,824	60.71%	$2,379	4.95%	1.28%	3.67%	11.78%	14.19%
	Star Tech Federal Credit Union	$10,874	$6,321	$8,550	73.93%	$7,249	6.73%	1.41%	5.32%	0.50%	(0.14%)
	Mountain River Credit Union	$30,965	$14,966	$28,574	52.38%	$3,441	3.93%	0.70%	3.23%	5.45%	6.37%
	School District #3 Federal Credit Union	$35,566	$18,142	$30,071	60.33%	$5,472	4.16%	0.92%	3.24%	6.69%	6.37%
	Guadalupe Parish Credit Union	$40,835	$26,053	$30,721	84.81%	$5,104	3.80%	0.98%	2.82%	4.65%	4.33%
	Pueblo Government Agencies Federal Credit Union	$42,907	$9,422	$37,556	25.09%	$3,731	3.89%	0.16%	3.73%	5.21%	4.11%
	Holyoke Community Federal Credit Union	$45,079	$28,785	$40,524	71.03%	$3,920	5.32%	1.92%	3.40%	6.70%	2.75%
	Electrical Federal Credit Union	$50,239	$25,005	$43,502	57.48%	$8,373	4.68%	0.95%	3.73%	(1.97%)	(3.65%)
	Fellowship Credit Union	$52,438	$47,134	$46,508	101.35%	$2,996	5.61%	1.14%	4.47%	7.78%	7.40%
	Yuma County Federal Credit Union	$52,671	$23,223	$45,387	51.17%	$5,852	4.64%	1.19%	3.45%	(8.79%)	(14.57%)
	Westminster Federal Credit Union	$53,009	$28,396	$47,873	59.32%	$7,573	4.28%	1.44%	2.85%	2.25%	2.38%
	San Juan Mountains Credit Union	$55,279	$34,095	$48,996	69.59%	$5,528	4.86%	0.97%	3.89%	5.02%	4.34%
	Delta County Federal Credit Union	$74,112	$22,743	$67,245	33.82%	$5,294	2.61%	0.48%	2.13%	1.53%	0.82%
	Peoples Credit Union	$75,515	$55,553	$61,714	90.02%	$4,720	6.57%	2.13%	4.45%	15.29%	17.02%
	Columbine Federal Credit Union	$76,702	$44,622	$66,828	66.77%	$5,682	5.14%	1.29%	3.85%	0.48%	0.25%
	Northern Colorado Credit Union	$76,974	$42,388	$69,017	61.42%	$5,702	4.23%	1.88%	2.35%	(2.82%)	(3.99%)
	Rio Grande Federal Credit Union	$77,598	$29,722	$61,024	48.71%	$7,054	4.18%	0.77%	3.41%	1.64%	(0.13%)
	Community Choice Credit Union	$97,338	$43,840	$78,400	55.92%	$6,084	4.60%	1.10%	3.49%	0.48%	0.46%
	Metrum Community Credit Union	$105,710	$77,355	$91,021	84.99%	$5,714	5.44%	1.94%	3.50%	(0.69%)	(1.59%)
	Grand Junction Federal Credit Union	$108,050	$54,359	$89,066	61.03%	$6,356	4.62%	1.23%	3.39%	4.63%	4.02%
	Credit Union of the Rockies	$110,722	$72,855	$98,035	74.32%	$3,355	4.70%	0.85%	3.85%	3.87%	3.19%
	Clean Energy Federal Credit Union	$110,749	$58,330	$93,029	62.70%	$2,914	7.27%	2.61%	4.66%	131.18%	166.81%
	Weld Community Credit Union	$112,844	$64,237	$100,697	63.79%	$4,425	4.72%	0.46%	4.26%	9.12%	8.88%
	Power Credit Union	$121,030	$60,507	$105,766	57.21%	$3,560	5.24%	1.19%	4.04%	7.52%	6.23%
	Horizons North Credit Union	$125,803	$92,205	$116,010	79.48%	$6,451	4.75%	1.34%	3.41%	8.40%	8.94%
	Pikes Peak Credit Union	$126,999	$79,065	$112,649	70.19%	$6,513	5.23%	1.79%	3.44%	3.61%	3.04%
	Aurora Federal Credit Union	$136,136	$74,166	$111,582	66.47%	$6,332	5.27%	1.36%	3.92%	17.97%	22.92%
	Fidelis Catholic Credit Union	$148,223	$91,878	$133,678	68.73%	$6,050	4.59%	1.70%	2.89%	7.43%	7.55%
	Arapahoe Credit Union	$156,224	$99,201	$145,477	68.19%	$4,882	5.23%	1.38%	3.85%	2.34%	3.21%
	The District Federal Credit Union	$158,055	$96,987	$148,321	65.39%	$6,079	4.15%	1.86%	2.29%	20.47%	20.42%
	Foothills Credit Union	$159,456	$115,529	$146,650	78.78%	$4,760	4.89%	1.47%	3.42%	(2.34%)	(1.09%)
	NuVista Federal Credit Union	$161,858	$66,409	$139,042	47.76%	$5,995	4.48%	1.19%	3.29%	8.70%	7.48%
	Space Age Credit Union	$165,895	$109,404	$151,441	72.24%	$5,267	5.04%	1.11%	3.93%	4.29%	4.74%
	Coloramo Federal Credit Union	$184,666	$136,298	$164,823	82.69%	$4,150	4.88%	1.63%	3.25%	3.36%	3.79%
	Denver Fire Department Federal Credit Union	$210,460	$100,241	$181,253	55.30%	$13,154	4.04%	1.39%	2.65%	4.66%	2.82%
	Fitzsimons Federal Credit Union	$213,108	$161,906	$172,799	93.70%	$4,956	5.14%	1.06%	4.08%	(3.28%)	(2.75%)
	SunWest Educational Credit Union	$225,030	$150,659	$199,770	75.42%	$6,082	4.99%	1.29%	3.70%	8.85%	7.61%
	Sterling Federal Credit Union	$232,681	$86,274	$192,229	44.88%	$8,023	4.08%	1.48%	2.61%	3.74%	2.45%
	Average of Asset Group A	$83,304	$48,688	$72,608	68.02%	$4,879	4.92%	1.30%	3.62%	5.69%	6.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 12, 2025

Region	Institution Name	As of Date: Total Assets ($000)	Total Lns & Leases ($000)	Total Shares & Deposits ($000)	Total Loans/ Total Shares (%)	Assets/ FTE Employees ($000)	Year to Date: 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	$258,040	$106,245	$229,290	46.34%	$5,432	4.39%	1.33%	3.06%	9.42%	7.70%
	Red Rocks Credit Union	$329,875	$267,140	$276,477	96.62%	$6,945	5.47%	2.01%	3.46%	(0.06%)	0.13%
	Affidian Federal Credit Union	$348,001	$227,145	$281,666	80.64%	$8,286	5.06%	1.61%	3.45%	5.81%	4.67%
	On Tap Credit Union	$386,519	$299,335	$336,140	89.05%	$5,901	5.05%	1.67%	3.37%	0.90%	0.76%
	Denver Community Credit Union	$409,170	$276,078	$350,610	78.74%	$4,218	4.54%	1.20%	3.34%	(1.59%)	(2.48%)
	Colorado Credit Union	$427,630	$309,293	$377,587	81.91%	$5,858	5.38%	1.98%	3.40%	14.92%	16.17%
	Average of Asset Group B	$359,873	$247,539	$308,628	78.88%	$6,107	4.98%	1.63%	3.35%	4.90%	4.49%
Asset Group C - $501 million to $1 billion in total assets											
	Partner Colorado Credit Union	$600,460	$418,210	$520,888	80.29%	$5,858	4.24%	1.41%	2.83%	0.66%	1.14%
	Climb Credit Union	$674,006	$589,736	$589,023	100.12%	$5,286	6.17%	2.15%	4.02%	4.56%	8.90%
	Air Academy Federal Credit Union	$830,775	$650,737	$738,561	88.11%	$6,109	4.76%	1.31%	3.45%	3.08%	1.29%
	Average of Asset Group C	$701,747	$552,894	$616,157	89.51%	5,751	5.06%	1.62%	3.43%	2.77%	3.78%
Asset Group D - Over $1 billion in total assets											
	Credit Union of Denver	$1,186,733	$765,786	$1,064,343	71.95%	$7,756	5.04%	2.08%	2.97%	3.30%	0.81%
	Premier Members Credit Union	$1,787,539	$1,329,390	$1,515,634	87.71%	$6,633	4.64%	1.99%	2.66%	(2.71%)	5.92%
	Westerra Credit Union	$2,126,662	$1,460,621	$1,683,255	86.77%	$7,346	5.78%	2.64%	3.15%	(0.30%)	1.76%
	Credit Union of Colorado, A Federal Credit Union	$2,552,157	$1,697,214	$2,280,710	74.42%	$6,286	6.19%	2.38%	3.81%	3.77%	4.10%
	Elevations Credit Union	$3,386,423	$2,630,208	$2,599,822	101.17%	$6,456	5.00%	1.25%	3.75%	0.24%	1.32%
	Canvas Credit Union	$4,832,618	$4,325,035	$4,317,079	100.18%	$6,807	6.56%	2.39%	4.17%	10.77%	11.39%
	Bellco Credit Union	$8,531,996	$7,093,747	$6,850,695	103.55%	$20,684	5.27%	2.57%	2.70%	(1.39%)	(3.05%)
	Ent Credit Union	$10,308,422	$8,920,849	$8,396,692	106.24%	$6,965	4.96%	1.52%	3.44%	9.54%	(3.86%)
	Average of Asset Group D	$4,339,069	$3,527,856	$3,588,529	91.50%	$8,617	5.43%	2.10%	3.33%	2.90%	2.30%

Source: SNL Financial

Note: Report includes only bank-level data.

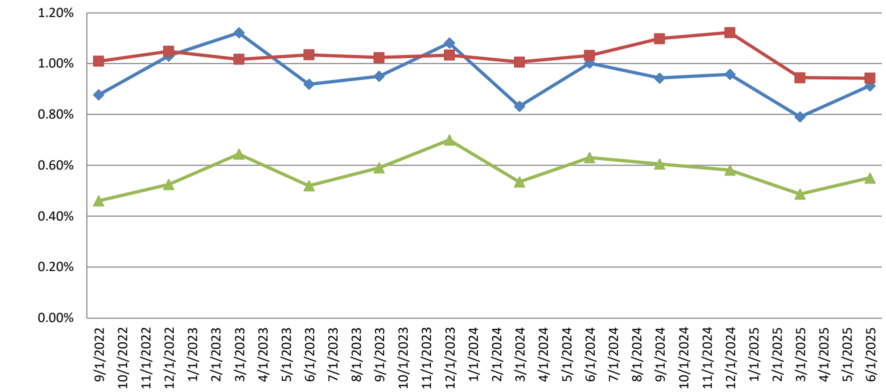
NA = data was not available.

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

Asset Quality

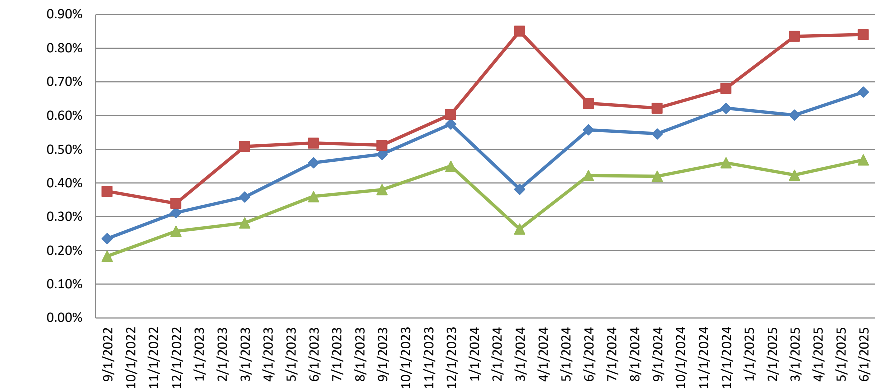
Summary Trends of Historical Asset Group Averages: Non Performing Loans/Loans, Reserves/Loans & Delinquent Loans/Total Assets

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



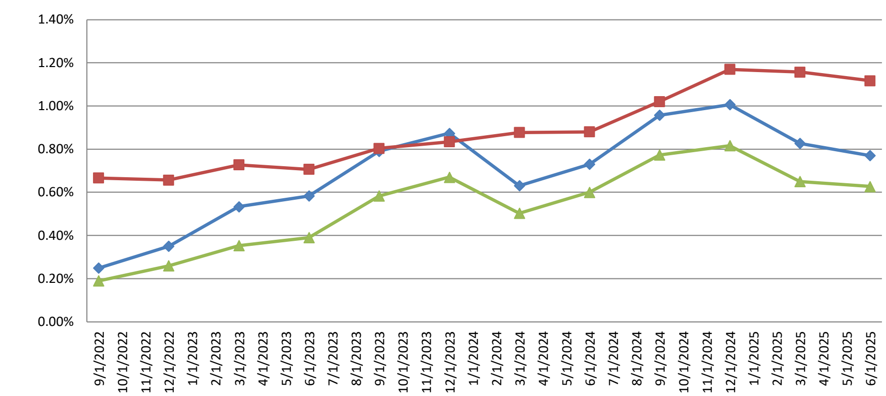
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.88%	1.03%	1.12%	0.92%	0.95%	1.08%	0.83%	1.00%	0.94%	0.96%	0.79%	0.91%
Series2	1.01%	1.05%	1.02%	1.03%	1.02%	1.03%	1.01%	1.03%	1.10%	1.12%	0.94%	0.94%
Series3	0.46%	0.53%	0.64%	0.52%	0.59%	0.70%	0.54%	0.63%	0.61%	0.58%	0.49%	0.55%

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



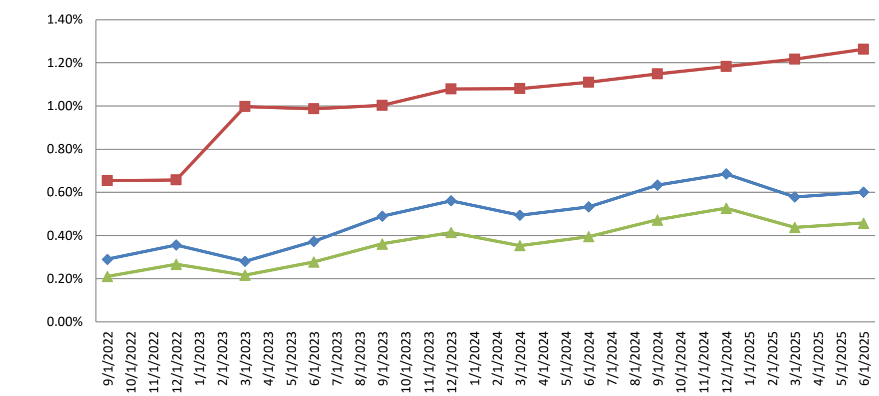
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.24%	0.31%	0.36%	0.46%	0.49%	0.58%	0.38%	0.56%	0.55%	0.62%	0.60%	0.67%
Series2	0.38%	0.34%	0.51%	0.52%	0.51%	0.60%	0.85%	0.64%	0.62%	0.68%	0.84%	0.84%
Series3	0.18%	0.26%	0.28%	0.36%	0.38%	0.45%	0.26%	0.42%	0.42%	0.46%	0.42%	0.47%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.25%	0.35%	0.53%	0.58%	0.79%	0.87%	0.63%	0.73%	0.96%	1.01%	0.83%	0.77%
Series2	0.67%	0.66%	0.73%	0.71%	0.80%	0.83%	0.88%	0.88%	1.02%	1.17%	1.16%	1.12%
Series3	0.19%	0.26%	0.35%	0.39%	0.58%	0.67%	0.50%	0.60%	0.77%	0.82%	0.65%	0.63%

Asset Group D - Over $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	0.29%	0.36%	0.28%	0.37%	0.49%	0.56%	0.49%	0.53%	0.63%	0.69%	0.58%	0.60%
Series2	0.66%	0.66%	1.00%	0.99%	1.00%	1.08%	1.08%	1.11%	1.15%	1.18%	1.22%	1.26%
Series3	0.21%	0.27%	0.22%	0.28%	0.36%	0.41%	0.35%	0.40%	0.47%	0.53%	0.44%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality	June 30, 2025	Run Date: August 12, 2025

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 (%)
		As of Date						
Asset Group A - $50 to $250 million in total assets								
	Akron Federal Credit Union	$528	$6	1.36%	1.13%	83.33%	7.79%	1.14%
	Saint Michaels Federal Credit Union	$940	$0	0.00%	3.01%	NA	0.00%	0.00%
	Olathe Federal Credit Union	$1,401	$6	0.59%	1.18%	200.00%	5.88%	0.43%
	Options Credit Union	$4,507	$15	0.37%	0.42%	113.33%	3.46%	0.33%
	CO-NE Federal Credit Union	$4,802	$73	2.57%	0.92%	35.62%	17.98%	1.52%
	Fort Morgan Schools Federal Credit Union	$5,233	$7	0.18%	0.44%	242.86%	0.83%	0.13%
	Haxtun Community Federal Credit Union	$5,735	$57	1.25%	1.01%	80.70%	16.24%	0.99%
	Valley Educators Credit Union	$6,039	$119	2.64%	1.84%	69.75%	8.49%	1.97%
	Moffat County Schools Federal Credit Union	$6,745	$54	2.35%	0.74%	31.48%	6.98%	0.80%
	Saint Mary Credit Union	$7,584	$64	1.87%	2.16%	115.63%	4.30%	0.84%
	One Thirteen Credit Union	$8,248	$43	0.74%	1.84%	248.84%	4.78%	0.52%
	Rio Blanco Schools Federal Credit Union	$8,326	$0	0.00%	1.18%	NA	0.00%	0.00%
	Star Tech Federal Credit Union	$10,874	$16	0.25%	0.57%	225.00%	0.68%	0.15%
	Mountain River Credit Union	$30,965	$220	1.47%	1.54%	104.55%	8.77%	0.71%
	School District #3 Federal Credit Union	$35,566	$0	0.00%	0.33%	NA	0.00%	0.00%
	Guadalupe Parish Credit Union	$40,835	$33	0.13%	0.30%	239.39%	0.33%	0.08%
	Pueblo Government Agencies Federal Credit Union	$42,907	$41	0.44%	0.63%	143.90%	0.79%	0.10%
	Holyoke Community Federal Credit Union	$45,079	$367	1.27%	0.58%	45.23%	9.73%	0.81%
	Electrical Federal Credit Union	$50,239	$136	0.54%	0.43%	78.68%	2.03%	0.27%
	Fellowship Credit Union	$52,438	$458	0.97%	0.60%	61.79%	8.79%	0.87%
	Yuma County Federal Credit Union	$52,671	$0	0.00%	0.13%	NA	0.00%	0.00%
	Westminster Federal Credit Union	$53,009	$493	1.74%	0.52%	30.02%	9.45%	0.93%
	San Juan Mountains Credit Union	$55,279	$18	0.05%	0.89%	NM	0.28%	0.03%
	Delta County Federal Credit Union	$74,112	$305	1.34%	0.28%	20.98%	4.47%	0.41%
	Peoples Credit Union	$75,515	$14	0.03%	1.09%	NM	0.10%	0.02%
	Columbine Federal Credit Union	$76,702	$726	1.63%	1.13%	69.56%	7.31%	0.95%
	Northern Colorado Credit Union	$76,974	$138	0.33%	0.55%	168.12%	1.72%	0.18%
	Rio Grande Federal Credit Union	$77,598	$0	0.00%	0.40%	NA	0.24%	0.00%
	Community Choice Credit Union	$97,338	$828	1.89%	3.54%	187.32%	4.85%	0.85%
	Metrum Community Credit Union	$105,710	$180	0.23%	0.45%	191.67%	1.30%	0.17%
	Grand Junction Federal Credit Union	$108,050	$177	0.33%	0.94%	289.27%	0.92%	0.16%
	Credit Union of the Rockies	$110,722	$431	0.59%	0.87%	146.64%	3.61%	0.39%
	Clean Energy Federal Credit Union	$110,749	$175	0.30%	0.54%	181.14%	5.49%	0.16%
	Weld Community Credit Union	$112,844	$58	0.09%	0.66%	729.31%	0.48%	0.05%
	Power Credit Union	$121,030	$1,233	2.04%	1.41%	69.34%	8.29%	1.02%
	Horizons North Credit Union	$125,803	$19	0.02%	0.19%	900.00%	0.18%	0.02%
	Pikes Peak Credit Union	$126,999	$505	0.64%	1.05%	165.15%	4.22%	0.40%
	Aurora Federal Credit Union	$136,136	$1,100	1.48%	1.39%	93.82%	4.78%	0.81%
	Fidelis Catholic Credit Union	$148,223	$1,984	2.16%	0.28%	13.00%	14.10%	1.34%
	Arapahoe Credit Union	$156,224	$1,695	1.71%	1.89%	110.56%	15.21%	1.08%
	The District Federal Credit Union	$158,055	$1,133	1.17%	0.28%	24.10%	11.74%	0.72%
	Foothills Credit Union	$159,456	$1,136	0.98%	0.86%	87.50%	8.89%	0.71%
	NuVista Federal Credit Union	$161,858	$0	0.00%	0.33%	NA	0.00%	0.00%
	Space Age Credit Union	$165,895	$1,518	1.39%	1.06%	76.09%	17.67%	0.92%
	Coloramo Federal Credit Union	$184,666	$2,752	2.02%	0.98%	48.36%	15.19%	1.49%
	Denver Fire Department Federal Credit Union	$210,460	$60	0.06%	0.48%	796.67%	0.24%	0.03%
	Fitzsimons Federal Credit Union	$213,108	$3,426	2.12%	1.45%	68.62%	11.55%	1.61%
	SunWest Educational Credit Union	$225,030	$1,747	1.16%	1.57%	135.32%	6.75%	0.78%
	Sterling Federal Credit Union	$232,681	$228	0.26%	0.15%	55.26%	0.58%	0.10%
Source: SNL Financial	Average of Asset Group A	$83,304	$486	0.91%	0.94%	165.31%	5.46%	0.55%

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.

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 (%)
		As of Date						
Asset Group B - $251 to $500 million in total assets								
	Minnequa Works Credit Union	$258,040	$411	0.39%	1.35%	350.12%	1.48%	0.16%
	Red Rocks Credit Union	$329,875	$1,618	0.61%	0.88%	145.43%	5.03%	0.49%
	Affidian Federal Credit Union	$348,001	$1,796	0.79%	0.38%	47.66%	2.84%	0.52%
	On Tap Credit Union	$386,519	$2,787	0.93%	0.95%	101.65%	7.72%	0.72%
	Denver Community Credit Union	$409,170	$1,343	0.49%	1.05%	216.53%	2.66%	0.33%
	Colorado Credit Union	$427,630	$2,503	0.81%	0.43%	52.82%	5.75%	0.59%
	Average of Asset Group B	$359,873	$1,743	0.67%	0.84%	152.37%	4.25%	0.47%
Asset Group C - $501 million to $1 billion in total assets								
	Partner Colorado Credit Union	$600,460	$2,607	0.62%	1.08%	173.61%	4.84%	0.43%
	Climb Credit Union	$674,006	$7,736	1.31%	1.13%	86.16%	13.01%	1.15%
	Air Academy Federal Credit Union	$830,775	$2,462	0.38%	1.14%	300.08%	4.59%	0.30%
	Average of Asset Group C	$701,747	$4,268	0.77%	1.12%	186.62%	7.48%	0.63%
Asset Group D - Over $1 billion in total assets								
	Credit Union of Denver	$1,186,733	$7,100	0.93%	1.23%	132.56%	6.04%	0.60%
	Premier Members Credit Union	$1,787,539	$5,972	0.45%	0.85%	188.13%	4.47%	0.33%
	Westerra Credit Union	$2,126,662	$6,746	0.46%	0.55%	119.05%	3.41%	0.32%
	Credit Union of Colorado, A Federal Credit Union	$2,552,157	$11,727	0.69%	1.47%	212.88%	4.68%	0.46%
	Elevations Credit Union	$3,386,423	$4,889	0.19%	0.67%	362.06%	1.37%	0.14%
	Canvas Credit Union	$4,832,618	$40,896	0.95%	1.78%	187.73%	8.33%	0.85%
	Bellco Credit Union	$8,531,996	$40,195	0.57%	2.39%	422.31%	4.28%	0.47%
	Ent Credit Union	$10,308,422	$50,731	0.57%	1.16%	204.27%	4.95%	0.49%
	Average of Asset Group D	$4,339,069	$21,032	0.60%	1.26%	228.62%	4.69%	0.46%

Source: SNL Financial

Note: Report includes only bank-level data.

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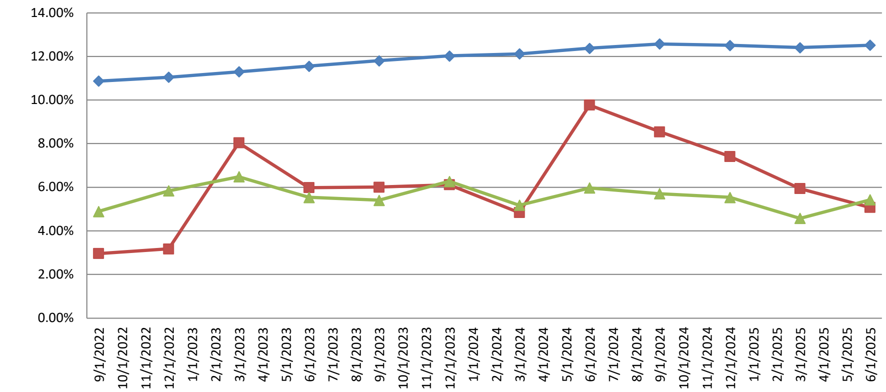
Net Worth

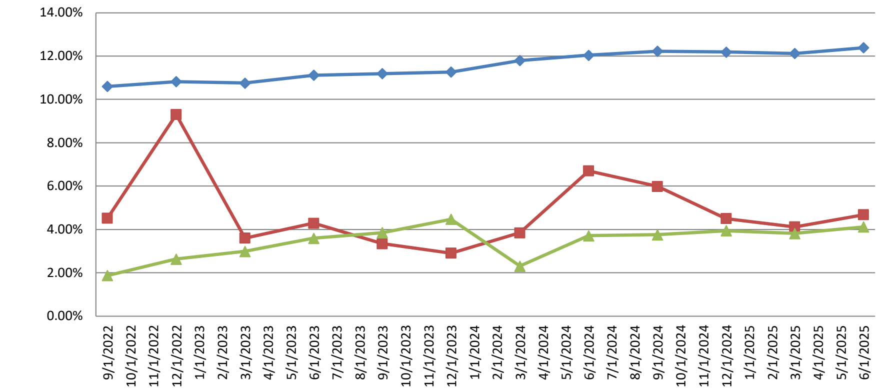
Summary Trends of Historical Asset Group Averages: Net Worth/Assets, Net Worth Growth & Total Delinquent Loans/Net Worth

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



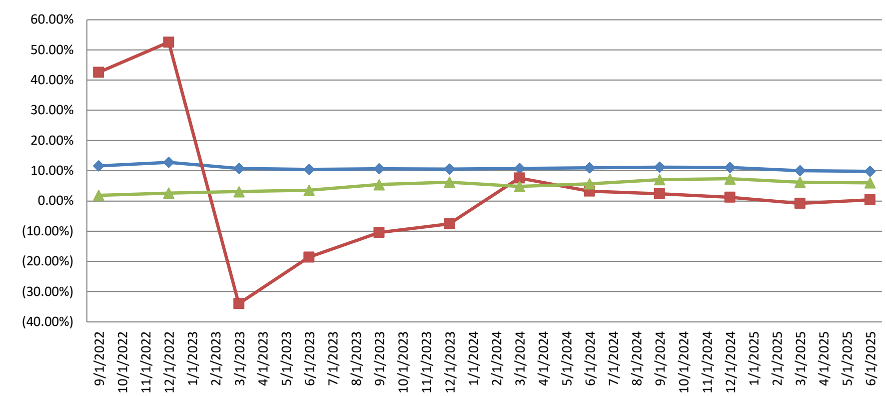
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	10.87%	11.04%	11.29%	11.55%	11.80%	12.02%	12.11%	12.37%	12.58%	12.50%	12.40%	12.51%
Series2	2.96%	3.17%	8.04%	5.98%	6.00%	6.11%	4.84%	9.77%	8.54%	7.41%	5.94%	5.08%
Series3	4.89%	5.83%	6.48%	5.53%	5.40%	6.27%	5.18%	5.97%	5.70%	5.53%	4.57%	5.43%

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



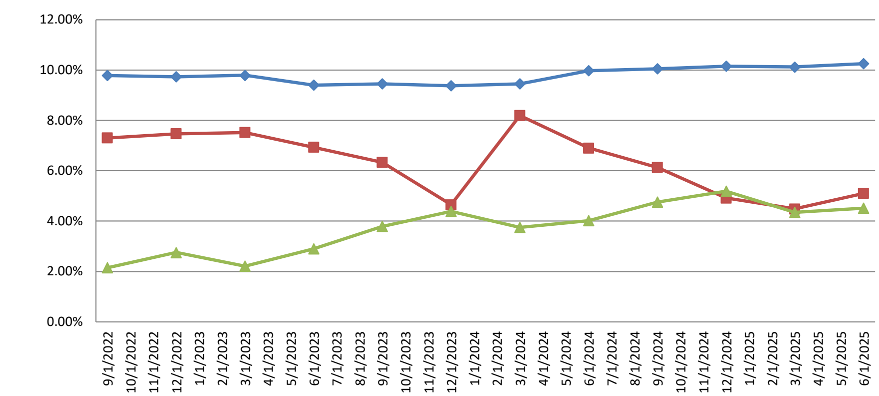
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	10.59%	10.82%	10.75%	11.11%	11.19%	11.26%	11.79%	12.03%	12.22%	12.18%	12.12%	12.38%
Series2	4.52%	9.31%	3.59%	4.29%	3.34%	2.91%	3.84%	6.70%	5.98%	4.50%	4.12%	4.67%
Series3	1.88%	2.63%	2.99%	3.59%	3.85%	4.47%	2.30%	3.71%	3.75%	3.94%	3.81%	4.12%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	11.63%	12.78%	10.76%	10.48%	10.62%	10.54%	10.79%	10.99%	11.22%	11.11%	10.02%	9.80%
Series2	42.58%	52.52%	(33.96%)	(18.62%)	(10.44%)	(7.58%)	7.59%	3.26%	2.40%	1.26%	(0.76%)	0.38%
Series3	1.91%	2.62%	3.08%	3.54%	5.40%	6.19%	4.85%	5.66%	7.04%	7.33%	6.18%	6.02%

Asset Group D - Over $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	9.78%	9.73%	9.79%	9.40%	9.45%	9.37%	9.45%	9.97%	10.04%	10.15%	10.12%	10.26%
Series2	7.30%	7.46%	7.51%	6.93%	6.34%	4.65%	8.20%	6.90%	6.13%	4.92%	4.48%	5.10%
Series3	2.16%	2.75%	2.21%	2.90%	3.79%	4.39%	3.75%	4.01%	4.76%	5.19%	4.35%	4.51%

Source: SNL Financial

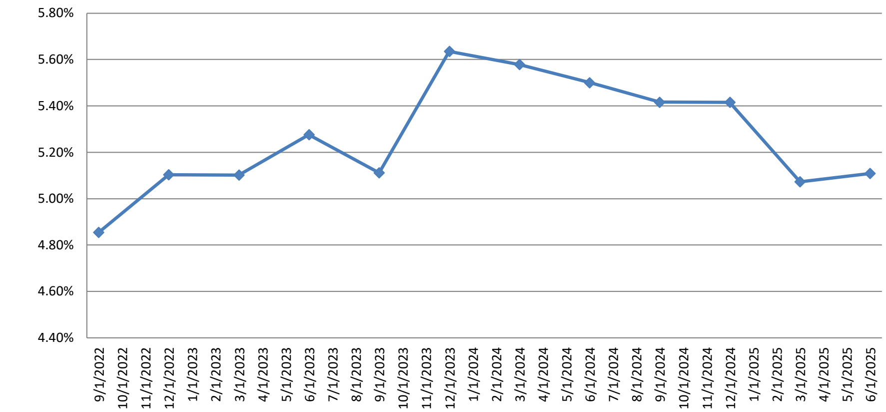
Note: Report includes only bank-level data.

NA = data was not available.

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

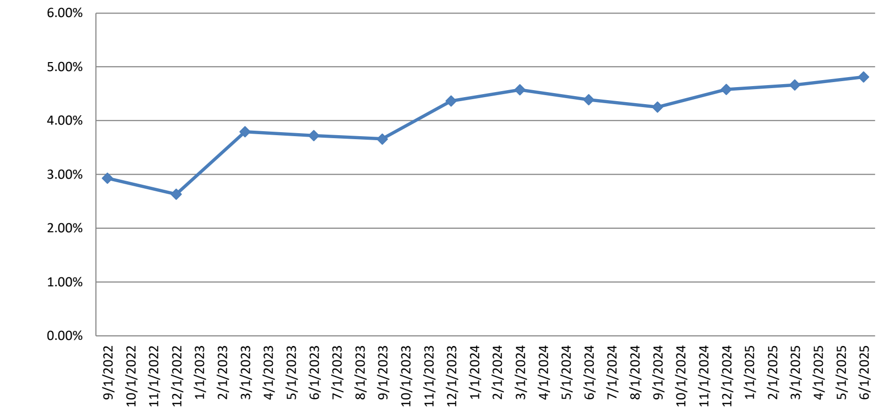
Summary Trends of Historical Asset Group Averages: Classified Assets/Net Worth

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



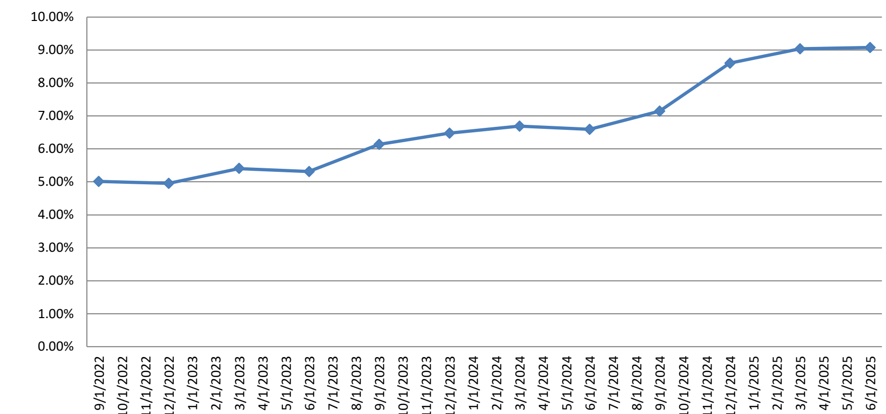
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	4.85%	5.10%	5.10%	5.28%	5.11%	5.63%	5.58%	5.50%	5.42%	5.42%	5.07%	5.11%

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



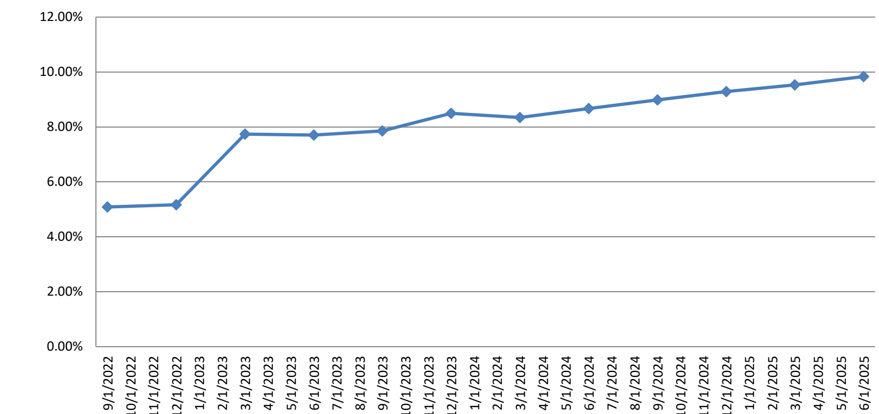
	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	2.93%	2.63%	3.80%	3.73%	3.66%	4.37%	4.57%	4.39%	4.25%	4.58%	4.67%	4.81%

Asset Group C - $501 to $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	5.01%	4.95%	5.41%	5.32%	6.14%	6.48%	6.69%	6.60%	7.14%	8.60%	9.04%	9.08%

Asset Group D - Over $1 billion in Total Assets
As of Date



	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24	3/31/25	6/30/25
Series1	5.09%	5.16%	7.74%	7.70%	7.85%	8.49%	8.35%	8.67%	8.99%	9.29%	9.53%	9.84%

Source: SNL Financial

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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 (%)
		As of Date					
Asset Group A - $50 to $250 million in total assets							
	Akron Federal Credit Union	$528	$71	13.45%	0.00%	8.45%	7.04%
	Saint Michaels Federal Credit Union	$940	$127	13.51%	18.97%	0.00%	11.02%
	Olathe Federal Credit Union	$1,401	$91	6.50%	19.28%	6.59%	13.19%
	Options Credit Union	$4,507	$416	9.23%	(10.05%)	3.61%	4.09%
	CO-NE Federal Credit Union	$4,802	$379	7.89%	(14.22%)	19.26%	6.86%
	Fort Morgan Schools Federal Credit Union	$5,233	$828	15.82%	0.48%	0.85%	2.05%
	Haxtun Community Federal Credit Union	$5,735	$305	5.32%	(25.21%)	18.69%	15.08%
	Valley Educators Credit Union	$6,039	$1,319	21.84%	5.45%	9.02%	6.29%
	Moffat County Schools Federal Credit Union	$6,745	$757	11.22%	(2.86%)	7.13%	2.25%
	Saint Mary Credit Union	$7,584	$1,413	18.63%	(3.48%)	4.53%	5.24%
	One Thirteen Credit Union	$8,248	$792	9.60%	3.60%	5.43%	13.51%
	Rio Blanco Schools Federal Credit Union	$8,326	$1,462	17.56%	2.21%	0.00%	3.35%
	Star Tech Federal Credit Union	$10,874	$2,315	21.29%	7.07%	0.69%	1.56%
	Mountain River Credit Union	$30,965	$2,293	7.41%	(10.96%)	9.59%	10.03%
	School District #3 Federal Credit Union	$35,566	$5,392	15.16%	8.27%	0.00%	1.09%
	Guadalupe Parish Credit Union	$40,835	$9,954	24.38%	5.85%	0.33%	0.79%
	Pueblo Government Agencies Federal Credit Union	$42,907	$5,135	11.97%	11.45%	0.80%	1.15%
	Holyoke Community Federal Credit Union	$45,079	$3,607	8.00%	11.31%	10.17%	4.60%
	Electrical Federal Credit Union	$50,239	$6,586	13.11%	10.65%	2.06%	1.62%
	Fellowship Credit Union	$52,438	$5,141	9.80%	12.13%	8.91%	5.50%
	Yuma County Federal Credit Union	$52,671	$6,263	11.89%	12.85%	0.00%	0.49%
	Westminster Federal Credit Union	$53,009	$5,080	9.58%	3.28%	9.70%	2.91%
	San Juan Mountains Credit Union	$55,279	$6,103	11.04%	11.91%	0.29%	5.00%
	Delta County Federal Credit Union	$74,112	$6,755	9.11%	9.82%	4.52%	0.95%
	Peoples Credit Union	$75,515	$13,385	17.72%	8.46%	0.10%	4.51%
	Columbine Federal Credit Union	$76,702	$9,486	12.37%	(0.34%)	7.65%	5.32%
	Northern Colorado Credit Union	$76,974	$7,924	10.29%	3.68%	1.74%	2.93%
	Rio Grande Federal Credit Union	$77,598	$16,371	21.10%	9.12%	0.00%	0.72%
	Community Choice Credit Union	$97,338	$14,397	14.79%	3.88%	5.75%	10.77%
	Metrum Community Credit Union	$105,710	$13,741	13.00%	5.97%	1.31%	2.51%
	Grand Junction Federal Credit Union	$108,050	$21,620	20.01%	6.44%	0.82%	2.37%
	Credit Union of the Rockies	$110,722	$12,331	11.14%	3.95%	3.50%	5.13%
	Clean Energy Federal Credit Union	$110,749	$12,872	11.62%	48.97%	1.36%	2.46%
	Weld Community Credit Union	$112,844	$11,570	10.25%	11.30%	0.50%	3.66%
	Power Credit Union	$121,030	$15,106	12.48%	15.89%	8.16%	5.66%
	Horizons North Credit Union	$125,803	$10,280	8.17%	7.55%	0.18%	1.66%
	Pikes Peak Credit Union	$126,999	$14,118	11.12%	8.28%	3.58%	5.91%
	Aurora Federal Credit Union	$136,136	$24,318	17.86%	(1.17%)	4.52%	4.24%
	Fidelis Catholic Credit Union	$148,223	$13,858	9.35%	4.37%	14.32%	1.86%
	Arapahoe Credit Union	$156,224	$10,428	6.68%	(4.15%)	16.25%	17.97%
	The District Federal Credit Union	$158,055	$11,670	7.38%	0.45%	9.71%	2.34%
	Foothills Credit Union	$159,456	$11,977	7.51%	(2.73%)	9.48%	8.30%
	NuVista Federal Credit Union	$161,858	$22,550	13.93%	9.17%	0.00%	0.98%
	Space Age Credit Union	$165,895	$13,621	8.21%	0.87%	11.14%	8.48%
	Coloramo Federal Credit Union	$184,666	$17,019	9.22%	(0.60%)	16.17%	7.82%
	Denver Fire Department Federal Credit Union	$210,460	$28,143	13.37%	5.85%	0.21%	1.70%
	Fitzsimons Federal Credit Union	$213,108	$30,135	14.14%	(2.11%)	11.37%	7.80%
	SunWest Educational Credit Union	$225,030	$25,624	11.39%	9.24%	6.82%	9.23%
	Sterling Federal Credit Union	$232,681	$38,879	16.71%	8.54%	0.59%	0.32%
	Average of Asset Group A	$83,304	$10,082	12.51%	5.08%	5.43%	5.11%

Source: SNL Financial

Note: Report includes only bank-level data.

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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 (%)
		As of Date					
Asset Group B - $251 to $500 million in total assets							
	Minnequa Works Credit Union	$258,040	$34,144	13.23%	8.88%	1.20%	4.21%
	Red Rocks Credit Union	$329,875	$32,427	9.83%	1.62%	4.99%	7.26%
	Affidian Federal Credit Union	$348,001	$63,971	18.38%	10.01%	2.81%	1.34%
	On Tap Credit Union	$386,519	$37,612	9.73%	1.88%	7.41%	7.53%
	Denver Community Credit Union	$409,170	$53,080	12.97%	1.14%	2.53%	5.48%
	Colorado Credit Union	$427,630	$43,416	10.15%	4.51%	5.77%	3.04%
	Average of Asset Group B	$359,873	$44,108	12.38%	4.67%	4.12%	4.81%
Asset Group C - $501 million to $1 billion in total assets							
	Partner Colorado Credit Union	$600,460	$58,809	9.79%	3.80%	4.43%	7.70%
	Climb Credit Union	$674,006	$77,280	11.47%	1.27%	10.01%	8.62%
	Air Academy Federal Credit Union	$830,775	$67,748	8.15%	(3.92%)	3.63%	10.91%
	Average of Asset Group C	$701,747	$67,946	9.80%	0.38%	6.02%	9.08%
Asset Group D - Over $1 billion in total assets							
	Credit Union of Denver	$1,186,733	$144,499	12.18%	2.45%	4.91%	6.51%
	Premier Members Credit Union	$1,787,539	$159,690	8.93%	1.13%	3.74%	7.04%
	Westerra Credit Union	$2,126,662	$212,599	10.00%	5.82%	3.17%	3.78%
	Credit Union of Colorado, A Federal Credit Union	$2,552,157	$258,087	10.11%	2.20%	4.54%	9.67%
	Elevations Credit Union	$3,386,423	$383,670	11.33%	11.21%	1.27%	4.61%
	Canvas Credit Union	$4,832,618	$469,241	9.71%	6.38%	8.72%	16.36%
	Bellco Credit Union	$8,531,996	$810,659	9.50%	8.45%	4.96%	20.94%
	Ent Credit Union	$10,308,422	$1,060,492	10.29%	3.18%	4.78%	9.77%
	Average of Asset Group D	$4,339,069	$437,367	10.26%	5.10%	4.51%	9.84%

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.