

Credit Union Highlights Report

Bellco Credit Union
Greenwood Village, CO
(NCUA Charter #68437)

Rated 5-Stars as of 3/18/2020 based on
financial data as of 12/31/2019



BauerFinancial.com

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This Highlights Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets	Annualized year-to-date profit or loss as a percent of assets.
Capital Ratio	The ratio of capital to assets.
Nonperforming Assets	Loans past due 2 months or more plus repossessed real estate.

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
4-Stars	Excellent. These institutions are recommended by Bauer .
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
N.R.	Not Rated. Either: the institution's shares are not federally insured, it has less than \$1.5 million in assets or it is too new to rate.
Start-up	Institution is too new to rate. (Obsolete beginning 6/30/2018 data.)
RSLVD	Institution has been resolved or liquidated since the reporting date.

Peer Groups:

Group 1	Assets >= \$500 million
Group 2	Assets >= \$100 million and < \$500 million
Group 3	Assets >= 50 million and < \$100 million
Group 4	Assets >= \$10 million and < \$50 million
Group 5	Assets >= \$2 million and < \$10 million
Group 6	Assets < \$2 million

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Credit Union Highlights Report

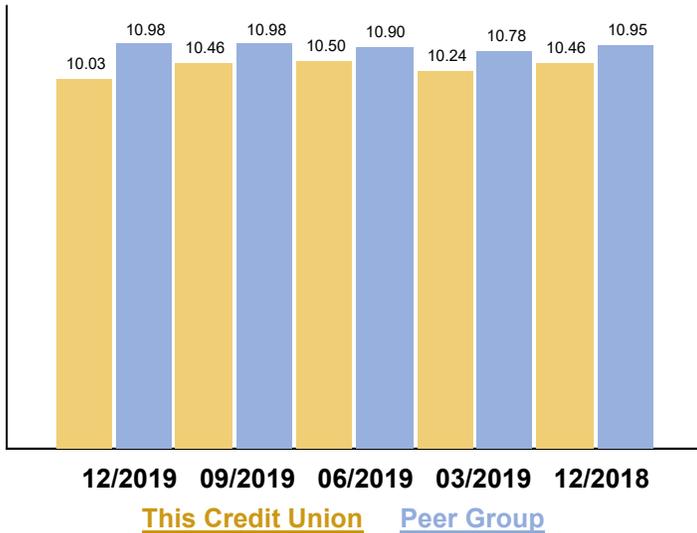
Bellco Credit Union - Greenwood Village, CO (NCUA Charter #68437, Est. 1936)

(303)689-7800

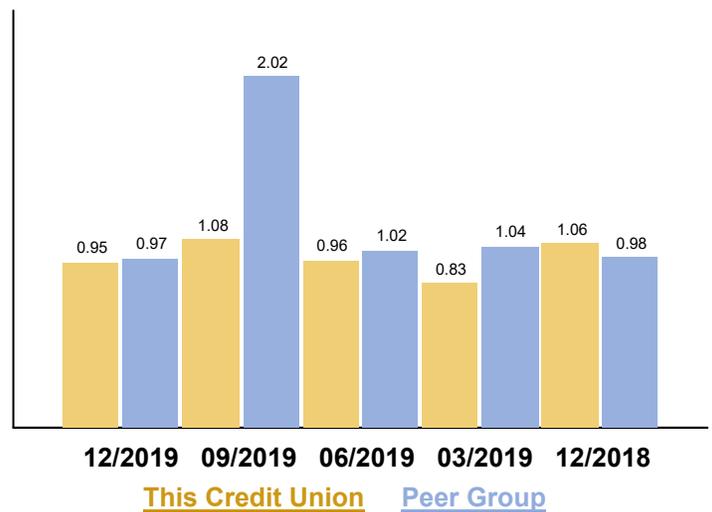
www.bellco.org

Data as of:	12/31/2019	09/30/2019	06/30/2019	03/31/2019	12/31/2018
Bauer's Star Rating:	5-Stars	5-Stars	5-Stars	5-Stars	5-Stars
Recommended for 40 consecutive quarters.					
Total Assets:	\$5,171.033	\$4,883.387	\$4,708.705	\$4,712.212	\$4,517.596
Current Quarter's Profit (Loss):	\$7.786	\$16.529	\$12.092	\$9.737	\$11.444
Year-to-date Profit (Loss):	\$46.144	\$38.358	\$21.829	\$9.737	\$45.176
Profit (Loss) Previous Calendar Year:	\$45.176				
Return on Assets (annualized):	0.95%	1.08%	0.96%	0.83%	1.06%
Capital Ratio:	10.03%	10.46%	10.50%	10.24%	10.46%
Nonperforming Assets:	\$31.647	\$26.348	\$24.723	\$23.876	\$31.402

Capital Ratio (%)



Return on Assets (Annualized)



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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