

Credit Union Deposit Guarantee Corporation
Financial Performance Analysis
Key Performance Indicators
Consolidated Credit Unions
For the period ended 30-Jun-2020

	Jun 2018	Jun 2019	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Standard
KEY PERFORMANCE INDICATORS							
Assets (\$000's)	23,095,081	24,427,602	24,640,483	24,744,427	24,955,475	26,069,824	
Off-Balance Sheet Activity (\$000's)	5,982,333	6,056,659	6,063,634	6,189,955	5,727,850	6,221,266	
Total Funds Administered (\$000's)	29,077,414	30,484,261	30,704,117	30,934,382	30,683,325	32,291,090	
Common Equity Tier I	12.90%	13.18%	13.28%	13.41%	13.61%	13.44%	4.50%
Total Tier 1	12.90%	13.18%	13.28%	13.41%	13.61%	13.44%	6.00%
Eligible Capital	13.78%	14.11%	14.20%	14.33%	14.54%	14.43%	8.00%
Leverage	8.44%	8.53%	8.60%	8.71%	8.74%	8.43%	5.00%
ROA After Tax	0.83%	0.55%	0.58%	0.55%	0.43%	0.26%	
ROA Before Patronage and Dividends	0.86%	0.58%	0.60%	0.59%	0.45%	0.27%	
Efficiency Ratio	65.35%	72.84%	71.45%	71.53%	74.77%	76.28%	
SaskCentral Liquidity Deposit / Liabilities	10.10%	10.05%	10.07%	10.05%	10.08%	10.08%	10.00%
Liquidity Coverage Ratio	164.25%	232.59%	231.35%	278.55%	306.31%	385.10%	100.00%
Net Loans / Assets	81.39%	79.76%	79.58%	79.31%	78.03%	74.29%	
Deposits / Assets	84.68%	85.17%	85.13%	84.63%	84.86%	85.57%	
Loan Delinquency > 90 days / Performing and Impaired Loans	1.12%	1.26%	1.43%	1.29%	1.48%	1.45%	
GROWTH (YTD)							
Assets	2.90%	2.65%	3.55%	3.98%	0.85%	5.36%	
Loans (Before Allowance)	3.41%	1.57%	2.24%	2.30%	-0.74%	-1.18%	
Deposits	2.65%	2.72%	3.57%	3.39%	1.14%	6.53%	
Deposit Growth – Loan Growth	-0.75%	1.15%	1.33%	1.09%	1.88%	7.71%	
Eligible Capital	4.71%	3.12%	4.82%	6.25%	1.41%	2.18%	
Membership	0.32%	-0.30%	0.06%	0.18%	0.15%	0.12%	
LOAN PORTFOLIO (% Loans Before Allowances)							
Consumer Loans	50.16%	49.51%	49.41%	49.32%	49.26%	49.12%	
Commercial Loans	26.62%	26.54%	26.38%	26.40%	26.35%	26.77%	
Agricultural Loans	16.94%	17.37%	17.57%	17.72%	17.85%	18.18%	
Local Government Loans	0.27%	0.29%	0.35%	0.36%	0.37%	0.38%	
Overdrafts and Lines of Credit	5.08%	4.94%	4.79%	4.69%	4.62%	4.02%	
Impaired Loans	0.94%	1.36%	1.49%	1.51%	1.55%	1.54%	