

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

	Sep 2018	Sep 2019	Dec 2019	Mar 2020	Jun 2020	Sep 2020	Standard
KEY PERFORMANCE INDICATORS							
Assets (\$000's)	23,457,640	24,640,483	24,744,427	24,955,475	26,069,824	26,542,370	
Off-Balance Sheet Activity (\$000's)	6,002,117	6,063,634	6,189,955	5,727,850	6,221,266	6,381,944	
Total Funds Administered (\$000's)	29,459,758	30,704,117	30,934,382	30,683,325	32,291,090	32,924,315	
Common Equity Tier I	13.06%	13.28%	13.41%	13.61%	13.44%	13.58%	4.50%
Total Tier 1	13.06%	13.28%	13.41%	13.61%	13.44%	13.58%	6.00%
Eligible Capital	13.97%	14.20%	14.33%	14.54%	14.43%	14.57%	8.00%
Leverage	8.52%	8.60%	8.71%	8.74%	8.43%	8.42%	5.00%
ROA After Tax	0.83%	0.58%	0.55%	0.43%	0.26%	0.37%	
ROA Before Patronage and Dividends	0.85%	0.60%	0.59%	0.45%	0.27%	0.38%	
Efficiency Ratio	64.74%	71.45%	71.53%	74.77%	76.28%	73.47%	
SaskCentral Liquidity Deposit / Liabilities	10.08%	10.07%	10.05%	10.08%	10.08%	10.02%	10.00%
Liquidity Coverage Ratio	182.46%	231.35%	278.55%	305.59%	385.10%	393.55%	100.00%
Net Loans / Assets	81.30%	79.58%	79.31%	78.03%	74.29%	73.03%	
Deposits / Assets	84.77%	85.13%	84.63%	84.86%	85.57%	86.13%	
Loan Delinquency > 90 days / Performing and Impaired Loans	1.18%	1.43%	1.29%	1.48%	1.45%	1.59%	
GROWTH (YTD)							
Assets	4.52%	3.55%	3.98%	0.85%	5.36%	7.27%	
Loans (Before Allowance)	4.96%	2.24%	2.30%	-0.74%	-1.18%	-1.10%	
Deposits	4.37%	3.57%	3.39%	1.14%	6.53%	9.17%	
Deposit Growth – Loan Growth	-0.59%	1.33%	1.09%	1.88%	7.71%	10.27%	
Eligible Capital	7.18%	4.82%	6.25%	1.41%	2.18%	3.88%	
Membership	0.69%	0.06%	0.18%	0.15%	0.12%	0.43%	
LOAN PORTFOLIO (% Loans Before Allowances)							
Consumer Loans	50.00%	49.41%	49.32%	49.26%	49.12%	48.93%	
Commercial Loans	26.46%	26.38%	26.40%	26.35%	26.77%	26.81%	
Agricultural Loans	17.14%	17.57%	17.72%	17.85%	18.18%	18.42%	
Local Government Loans	0.26%	0.35%	0.36%	0.37%	0.38%	0.37%	
Overdrafts and Lines of Credit	5.17%	4.79%	4.69%	4.62%	4.02%	3.93%	
Impaired Loans	0.98%	1.49%	1.51%	1.55%	1.54%	1.54%	