

# Credit Union Deposit Guarantee Corporation

## Financial Performance Analysis

### Key Performance Indicators

#### Consolidated Credit Unions

For the period ended 31-Dec-2025

	Dec 2023	Dec 2024	Mar 2025	Jun 2025	Sep 2025	Dec 2025	Standard
<b>KEY PERFORMANCE INDICATORS</b>							
Assets (\$000's)	26,411,297	28,009,715	28,423,894	28,746,560	29,343,688	29,925,270	
Off-Balance Sheet Activity (\$000's)	7,309,440	8,632,138	8,731,812	9,039,679	9,755,991	10,125,429	
Total Funds Administered (\$000's)	33,720,737	36,641,853	37,155,706	37,786,239	39,099,679	40,050,700	
Common Equity Tier I	15.67%	15.88%	15.92%	15.97%	16.04%	15.93%	4.50%
Total Tier 1	15.67%	15.88%	15.92%	15.97%	16.04%	15.93%	6.00%
Eligible Capital	16.44%	16.54%	16.56%	16.62%	16.67%	16.57%	8.00%
Leverage	9.83%	9.76%	9.76%	9.81%	9.84%	9.82%	5.00%
ROA After Tax	0.46%	0.51%	0.64%	0.67%	0.77%	0.72%	
ROA Before Patronage and Dividends	0.49%	0.55%	0.65%	0.68%	0.78%	0.76%	
Efficiency Ratio	73.73%	73.38%	71.76%	70.22%	66.93%	67.54%	
SaskCentral Liquidity Deposit / Liabilities	8.67%	8.67%	8.66%	8.66%	8.66%	8.66%	8.65%
Liquidity Coverage Ratio	203.12%	257.59%	280.25%	228.04%	259.16%	249.94%	100.00%
Net Loans / Assets	74.71%	75.23%	74.95%	75.64%	76.28%	76.17%	
Deposits / Assets	86.09%	86.35%	86.65%	86.48%	85.88%	85.24%	
Loan Delinquency > 90 days / Performing and Impaired Loans	0.73%	0.66%	0.60%	0.55%	0.67%	0.58%	
<b>GROWTH (YTD)</b>							
Assets	4.45%	6.05%	1.48%	2.63%	4.76%	6.84%	
Loans (Before Allowance)	5.61%	6.76%	1.09%	3.17%	6.19%	8.12%	
Deposits	3.54%	6.36%	1.84%	2.79%	4.20%	5.47%	
Deposit Growth – Loan Growth	-2.07%	-0.40%	0.75%	-0.38%	-1.98%	-2.66%	
Eligible Capital	4.99%	5.12%	1.58%	3.36%	5.79%	7.44%	
Membership	1.53%	0.09%	0.52%	1.19%	1.77%	2.34%	
<b>LOAN PORTFOLIO (% Loans Before Allowances)</b>							
Consumer Loans	46.28%	43.83%	43.66%	43.93%	44.02%	43.94%	
Commercial Loans	29.02%	29.69%	30.25%	30.17%	30.22%	30.45%	
Agricultural Loans	19.70%	20.44%	20.21%	20.08%	20.05%	20.16%	
Local Government Loans	0.37%	0.58%	0.56%	0.56%	0.55%	0.53%	
Overdrafts and Lines of Credit	3.46%	4.28%	4.21%	4.25%	4.20%	4.03%	
Impaired Loans	1.16%	1.18%	1.10%	1.00%	0.96%	0.90%	