

Credit Union Deposit Guarantee Corporation
Financial Performance Analysis
Key Performance Indicators
Consolidated Credit Unions
For the period ended 31-Mar-2021

	Mar 2019	Mar 2020	Jun 2020	Sep 2020	Dec 2020	Mar 2021	Standard
KEY PERFORMANCE INDICATORS							
Assets (\$000's)	24,178,494	24,955,475	26,069,824	26,542,370	26,515,671	26,950,884	
Off-Balance Sheet Activity (\$000's)	5,990,393	5,727,850	6,221,266	6,381,944	6,828,498	7,189,089	
Total Funds Administered (\$000's)	30,168,888	30,683,325	32,291,090	32,924,315	33,344,168	34,139,973	
Common Equity Tier I	13.10%	13.61%	13.44%	13.58%	13.92%	13.99%	4.50%
Total Tier 1	13.10%	13.61%	13.44%	13.58%	13.92%	13.99%	6.00%
Eligible Capital	14.05%	14.54%	14.43%	14.57%	14.91%	14.96%	8.00%
Leverage	8.50%	8.74%	8.43%	8.42%	8.57%	8.50%	5.00%
ROA After Tax	0.56%	0.43%	0.26%	0.37%	0.43%	0.57%	
ROA Before Patronage and Dividends	0.58%	0.45%	0.27%	0.38%	0.45%	0.59%	
Efficiency Ratio	72.84%	74.77%	76.28%	73.47%	73.47%	70.74%	
SaskCentral Liquidity Deposit / Liabilities	10.05%	10.08%	10.08%	10.02%	10.01%	10.06%	10.00%
Liquidity Coverage Ratio	250.45%	308.82%	386.89%	395.40%	289.27%	348.27%	100.00%
Net Loans / Assets	79.76%	78.03%	74.29%	73.03%	73.00%	71.52%	
Deposits / Assets	85.05%	84.86%	85.57%	86.13%	86.29%	86.83%	
Loan Delinquency > 90 days / Performing and Impaired Loans	1.12%	1.48%	1.45%	1.60%	1.40%	1.31%	
GROWTH (YTD)							
Assets	1.61%	0.85%	5.36%	7.27%	7.16%	1.64%	
Loans (Before Allowance)	0.54%	-0.74%	-1.18%	-1.10%	-1.17%	-0.44%	
Deposits	1.52%	1.14%	6.53%	9.17%	9.27%	2.27%	
Deposit Growth – Loan Growth	0.98%	1.88%	7.71%	10.27%	10.44%	2.72%	
Eligible Capital	1.75%	1.41%	2.18%	3.88%	5.67%	1.54%	
Membership	-0.13%	0.15%	0.12%	0.43%	0.86%	-0.05%	
LOAN PORTFOLIO (% Loans Before Allowances)							
Consumer Loans	49.52%	49.26%	49.12%	48.93%	48.58%	48.31%	
Commercial Loans	26.67%	26.35%	26.77%	26.81%	27.18%	27.29%	
Agricultural Loans	17.37%	17.85%	18.18%	18.42%	18.57%	18.88%	
Local Government Loans	0.28%	0.37%	0.38%	0.37%	0.36%	0.35%	
Overdrafts and Lines of Credit	4.86%	4.62%	4.02%	3.93%	3.73%	3.61%	
Impaired Loans	1.31%	1.55%	1.54%	1.54%	1.57%	1.56%	