

Credit Union Deposit Guarantee Corporation
Financial Performance Analysis
Key Performance Indicators
Consolidated Credit Unions
For the period ended 31-Dec-2023

	Dec 2021	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Standard
KEY PERFORMANCE INDICATORS							
Assets (\$000's)	24,435,452	25,286,667	26,271,688	26,332,322	26,509,769	26,408,122	
Off-Balance Sheet Activity (\$000's)	7,308,426	6,750,567	6,995,651	7,096,682	7,018,999	7,309,440	
Total Funds Administered (\$000's)	31,743,878	32,037,233	33,267,339	33,429,003	33,528,768	33,717,562	
Common Equity Tier I	14.33%	15.69%	15.83%	15.67%	15.72%	15.67%	4.50%
Total Tier 1	14.33%	15.69%	15.83%	15.67%	15.72%	15.67%	6.00%
Eligible Capital	15.19%	16.52%	16.66%	16.48%	16.52%	16.43%	8.00%
Leverage	8.71%	9.81%	9.58%	9.60%	9.69%	9.82%	5.00%
ROA After Tax	0.64%	1.54%	0.44%	0.44%	0.49%	0.45%	
ROA Before Patronage and Dividends	0.66%	1.60%	0.45%	0.45%	0.50%	0.48%	
Efficiency Ratio	66.65%	52.98%	76.84%	75.30%	73.93%	73.83%	
SaskCentral Liquidity Deposit / Liabilities	10.02%	10.06%	8.69%	8.67%	8.68%	8.67%	10.00%
Liquidity Coverage Ratio	199.02%	206.95%	264.13%	212.11%	222.42%	207.45%	100.00%
Net Loans / Assets	72.84%	73.87%	70.91%	72.08%	73.16%	74.71%	
Deposits / Assets	87.46%	86.85%	87.22%	87.02%	86.70%	86.10%	
Loan Delinquency > 90 days / Performing and Impaired Loans	0.82%	0.60%	0.64%	0.68%	0.69%	0.73%	
GROWTH (YTD)							
Assets	3.95%	3.48%	3.90%	4.14%	4.84%	4.43%	
Loans (Before Allowance)	2.56%	4.89%	-0.25%	1.62%	3.80%	5.61%	
Deposits	5.12%	2.76%	4.34%	4.34%	4.65%	3.53%	
Deposit Growth – Loan Growth	2.55%	-2.12%	4.59%	2.73%	0.86%	-2.08%	
Eligible Capital	6.48%	16.76%	1.48%	2.46%	4.05%	4.89%	
Mutual Funds and Investments Administered	22.74%	-6.97%	4.84%	6.91%	5.58%	12.71%	
Membership	0.77%	1.46%	-0.01%	-0.04%	0.84%	1.53%	
LOAN PORTFOLIO (% Loans Before Allowances)							
Consumer Loans	47.97%	47.16%	46.93%	46.50%	46.66%	46.28%	
Commercial Loans	27.78%	28.74%	28.99%	29.16%	28.94%	29.03%	
Agricultural Loans	18.87%	19.05%	19.30%	19.36%	19.48%	19.69%	
Local Government Loans	0.30%	0.38%	0.38%	0.37%	0.38%	0.37%	
Overdrafts and Lines of Credit	3.63%	3.50%	3.16%	3.50%	3.43%	3.46%	
Impaired Loans	1.44%	1.17%	1.24%	1.12%	1.11%	1.16%	