

		Key Ratios ⁷												
Return to cover 06/22/2021		For Charter : 97099												
Credit Union: CTECU		Count of CU : 1												
Peer Group Number: 3		No Of Credit Union In Peer Group : 1511												
		Asset Range : 10,000,000 - 50,000,000												
		Mar-2020	Jun-2020	Sep-2020	Dec-2020	PEER Avg.**	Percentile**	Mar-2021	PEER Avg.**	Percentile**		Mar-2021	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS														
Net Worth / Total Assets ⁵		19.21	19.06	19.05	19.01	12.48	N/A	17.91	12.03	N/A		17.91	12.03	N/A
Net Worth / PCA Opt. Total Assets (if applies)		19.21	19.06	19.05	19.01	12.50	N/A	17.91	12.06	N/A		17.91	12.06	N/A
Net Worth + ALL or ACL / Total Assets + ALLL or ACL ⁵		19.31	19.16	19.13	19.09	12.85	N/A	18.00	12.38	N/A		18.00	12.38	N/A
RBNW Requirement ⁶		5.69	5.60	6.07	6.36	4.92	N/A	6.91	4.93	N/A		6.91	4.93	N/A
GAAP Equity / Total Assets		19.21	19.06	19.05	19.01	12.43	N/A	17.91	11.97	N/A		17.91	11.97	N/A
Loss Coverage		1.47	6.58	0.82	1.38	9.77	N/A	0.50	7.90	N/A		0.50	7.90	N/A
ASSET QUALITY RATIOS														
Delinquent Loans / Total Loans		0.90	1.14	0.36	0.45	1.00	N/A	0.38	0.79	N/A		0.38	0.79	N/A
Delinquent Loans / Net Worth		1.25	1.49	0.45	0.57	4.21	N/A	0.46	3.20	N/A		0.46	3.20	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²		0.27	0.05	0.05	0.17	0.37	N/A	0.17	0.34	N/A		0.17	0.34	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.09	1.05	0.37	0.59	1.34	N/A	0.52	1.10	N/A		0.52	1.10	N/A
Other Non-Performing Assets / Total Assets		0.00	0.00	0.00	0.00	0.02	N/A	0.00	0.02	N/A		0.00	0.02	N/A
MANAGEMENT RATIOS														
Net Worth Growth ¹		-0.89	-1.24	3.06	1.18	3.12	N/A	-4.91	2.25	N/A		-4.91	2.25	N/A
Share Growth ¹		1.12	1.52	5.22	2.77	15.48	N/A	26.31	25.30	N/A		26.31	25.30	N/A
Loan Growth ¹		-33.05	-28.79	-20.41	-14.10	-2.20	N/A	-24.75	-3.67	N/A		-24.75	-3.67	N/A
Asset Growth ¹		-0.43	0.53	4.36	2.34	13.84	N/A	19.43	22.12	N/A		19.43	22.12	N/A
Investment Growth ¹		14.27	13.93	16.02	9.75	48.74	N/A	36.72	53.04	N/A		36.72	53.04	N/A
Membership Growth ¹		-6.23	-6.48	-4.74	-4.55	-1.12	N/A	-5.49	-0.55	N/A		-5.49	-0.55	N/A
EARNINGS RATIOS														
Net Income / Average Assets (ROAA) ¹		-0.17	-0.24	0.58	0.17	0.33	N/A	-0.91	0.24	N/A		-0.91	0.24	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹		-0.17	-0.24	0.58	0.17	0.33	N/A	-0.91	0.23	N/A		-0.91	0.23	N/A
Operating Expenses / Average Assets ¹		2.42	2.40	2.31	2.31	3.41	N/A	2.23	3.08	N/A		2.23	3.08	N/A
PLLL or Credit Loss Expense / Average Assets ¹		0.05	0.02	-0.02	0.03	0.17	N/A	0.05	0.06	N/A		0.05	0.06	N/A
ASSET LIABILITY MANAGEMENT RATIOS														
Est. NEV Tool Post Shock Ratio ⁴		18.19	18.61	18.09	17.85	12.61	N/A	16.26	12.22	N/A		16.26	12.22	N/A
Est. NEV Tool Post Shock Sensitivity ⁴		-13.71	-10.48	-13.45	-14.63	-9.29	N/A	-18.21	-8.79	N/A		-18.21	-8.79	N/A
Total Loans / Total Assets		26.77	24.89	23.90	24.47	45.56	N/A	21.89	42.78	N/A		21.89	42.78	N/A
Cash + Short-Term Investments / Assets ³		34.38	40.83	33.84	30.87	33.47	N/A	27.63	35.53	N/A		27.63	35.53	N/A
¹ Exam date ratios are annualized.														
² Exam Date Ratio is based on Net Charge Offs over the last 12 months														
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.														
⁴ Applicable for credit unions under \$100 million.														
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.														
⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).														
⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.														
												2. Key Ratios		