

Ratio Analysis									
Return to cover	For Charter : 97099								
01/23/2020	Count of CU : 1								
CU Name: CTECU	Asset Range : 10,000,000 - 50,000,000								
Peer Group: 3	Criteria : N/A								
Count of CU in Peer Group : 0									
						Sep-2019			Dec-2019
	Dec-2018	Mar-2019	Jun-2019	Sep-2019	PEER Avg	Percentile**	Dec-2019	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	18.01	17.47	18.09	18.75	13.50	N/A	19.23	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	0	0	0	0	N/A	N/A	0	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL)	N/A	17.47	18.09	18.75	N/A	N/A	19.23	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	18.01	17.47	18.09	18.75	13.51	N/A	19.23	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	0.71	0.88	0.37	0.38	4.76	N/A	0.46	N/A	N/A
Solvency Evaluation (Estimated)	122.04	121.23	122.25	123.16	116.14	N/A	123.94	N/A	N/A
Classified Assets (Estimated) / Net Worth	0.75	0.78	0.68	0.65	4.16	N/A	0.63	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans <sup>3</sup>	0.41	0.53	0.22	0.24	1.03	N/A	0.30	N/A	N/A
* Net Charge-Offs / Average Loans	0.05	0.04	0.42	0.31	0.46	N/A	0.24	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	0.00	0.00	0.00	0.00	100.99	N/A	0.00	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.00	0.00	0.00	0.00	0.51	N/A	0.00	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>	0.13	0.15	0.07	0.07	0.56	N/A	0.09	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.00	-0.13	-0.15	-0.05	0.61	N/A	-0.02	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	2.31	2.39	2.47	2.52	4.90	N/A	2.51	N/A	N/A
* Yield on Average Loans <sup>4</sup>	3.51	3.67	3.58	3.71	5.63	N/A	3.73	N/A	N/A
* Yield on Average Investments	1.95	1.91	2.07	2.08	2.16	N/A	2.08	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	0.03	0.06	0.06	0.06	0.99	N/A	0.06	N/A	N/A
* Cost of Funds / Avg. Assets	0.14	0.17	0.19	0.21	0.43	N/A	0.21	N/A	N/A
* Net Margin / Avg. Assets	2.16	2.22	2.28	2.31	4.47	N/A	2.30	N/A	N/A
* Operating Exp./ Avg. Assets	2.24	2.45	2.46	2.43	3.68	N/A	2.40	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.03	0.03	0.10	0.07	0.25	N/A	0.05	N/A	N/A
* Net Interest Margin/Avg. Assets	2.13	2.16	2.23	2.25	3.48	N/A	2.24	N/A	N/A
Operating Exp./Gross Income	97.22	102.46	99.47	96.44	74.35	N/A	95.47	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	0.04	0.03	0.02	0.02	1.87	N/A	0.01	N/A	N/A
* Net Operating Exp./Avg. Assets	2.21	2.39	2.40	2.37	3.00	N/A	2.34	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	27.11	24.98	23.09	21.51	17.18	N/A	20.33	N/A	N/A
Reg. Shares / Total Shares & Borrowings	58.06	57.73	61.14	58.90	59.76	N/A	57.67	N/A	N/A
Total Loans / Total Shares	37.88	35.34	37.39	36.85	62.40	N/A	36.28	N/A	N/A
Total Loans / Total Assets	30.96	29.09	30.40	29.84	53.47	N/A	29.15	N/A	N/A
Cash + Short-Term Investments / Assets	13.39	19.40	17.88	20.68	24.46	N/A	24.50	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	86.66	87.16	85.96	85.98	90.13	N/A	85.27	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	73.80	73.86	75.40	74.91	73.65	N/A	74.54	N/A	N/A
Borrowings / Total Shares & Net Worth	0.00	0.00	0.00	0.00	0.17	N/A	0.00	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	41.65	41.35	40.98	40.25	32.45	N/A	40.10	N/A	N/A
Borrowers / Members	142.44	136.40	129.35	121.55	50.99	N/A	110.97	N/A	N/A
Members / Full-Time Employees	333.20	330.80	409.75	402.50	440.32	N/A	401.00	N/A	N/A
Avg. Shares Per Member	\$13,845	\$14,451	\$13,878	\$13,599	\$8,070	N/A	\$13,225	N/A	N/A
Avg. Loan Balance	\$3,682	\$3,744	\$4,012	\$4,123	\$10,790	N/A	\$4,323	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$82,525	\$84,962	\$102,660	\$97,997	\$60,479	N/A	\$96,084	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	0.00	-0.72	-0.84	-0.29	5.13	N/A	-0.10	N/A	N/A
* Market (Share) Growth	-19.01	14.52	-2.77	-6.77	2.23	N/A	-8.04	N/A	N/A
* Loan Growth	8.35	-13.29	-5.29	-10.21	4.01	N/A	-11.92	N/A	N/A
* Asset Growth	-16.32	11.66	-1.72	-5.59	2.57	N/A	-6.43	N/A	N/A
* Investment Growth	-25.32	24.57	0.88	-3.59	5.87	N/A	-3.90	N/A	N/A
* Membership Growth	-4.47	-2.88	-3.24	-4.48	-0.81	N/A	-3.72	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
<sup>4</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									
									<b>2. Ratios</b>