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CU Name: CTECU

Peer Group: 3

Key Ratios[6]

For Charter : 97099

Count of CU : 1

Asset Range : 10,000,000 - 50,000,000

Criteria : N/A

Count of CU in Peer Group : 0

	Dec-2021	Mar-2022	Jun-2022	Sep-2022	Sep-2022 PEER Avg.**	Sep-2022 Percentile**	Dec-2022	Dec-2022 PEER Avg.**	Dec-2022 Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth / Total Assets[5]	18.44	16.95	17.34	17.98	12.37	N/A	18.91	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	18.44	16.95	17.34	17.98	12.38	N/A	18.91	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL[5]	18.50	17.00	17.40	18.04	12.69	N/A	18.98	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GAAP Equity / Total Assets	18.45	16.95	17.34	17.98	12.04	N/A	18.91	N/A	N/A
Loss Coverage	0.66	0.71	0.60	0.79	8.01	N/A	0.76	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.28	0.01	0.59	0.54	0.91	N/A	0.71	N/A	N/A
Delinquent Loans / Net Worth	0.30	0.01	0.60	0.58	3.71	N/A	0.77	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans[2]	-0.18	-0.21	-0.21	-0.01	0.24	N/A	-0.01	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.07	-0.19	0.34	0.52	1.17	N/A	0.68	N/A	N/A
Other Non-Performing Assets / Total Assets	0.00	0.00	0.00	0.00	0.01	N/A	0.00	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth[1]	-0.59	-4.93	-5.48	-6.09	3.99	N/A	-5.57	N/A	N/A
Share Growth[1]	3.47	37.75	9.45	-1.92	2.87	N/A	-8.59	N/A	N/A
Loan Growth[1]	-16.53	-14.94	-17.76	-6.41	11.06	N/A	-4.93	N/A	N/A
Asset Growth[1]	2.48	29.82	6.92	-2.77	2.84	N/A	-7.91	N/A	N/A
Investment Growth[1]	9.42	43.46	13.97	-2.00	-5.76	N/A	-9.28	N/A	N/A
Membership Growth[1]	-6.14	-3.34	-5.71	-5.10	-0.69	N/A	-4.04	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA)[1]	-0.11	-0.88	-0.99	-1.14	0.38	N/A	-1.07	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets[1]	-0.11	-0.88	-0.99	-1.14	0.38	N/A	-1.07	N/A	N/A
Non-Interest Expense / Average Assets[1]	2.34	2.25	2.29	2.50	3.07	N/A	2.54	N/A	N/A
PLLL or Credit Loss Expense / Average Assets[1]	-0.07	-0.03	0.00	0.01	0.09	N/A	0.01	N/A	N/A
ASSET LIABILITY MANAGEMENT RATIOS[7]									
Est. NEV Tool Post Shock Ratio[4]	16.17	15.48	15.97	16.78	11.32	N/A	17.90	N/A	N/A
Est. NEV Tool Post Shock Sensitivity[4]	-21.59	-17.99	-17.01	-15.65	-17.03	N/A	-14.10	N/A	N/A
Total Loans / Total Assets	19.93	17.85	17.55	19.37	45.89	N/A	20.57	N/A	N/A
Cash + Short-Term Investments / Assets[3]	22.71	32.08	30.44	26.65	25.42	N/A	22.99	N/A	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 $500 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] 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.

[7] Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.