



EXHIBIT

EARNINGS COVERAGE RATIO

FOR THE TWELVE MONTHS ENDED JUNE 30, 2021

CU INC.

Exhibit

Earnings Coverage Ratio

For the Twelve Months Ended June 30, 2021

(unaudited)

Earnings Coverage

The earnings coverage ratio for long-term debt and current liabilities for the twelve months ended June 30, 2021, was 2.24 times.

The earnings coverage ratio is calculated as: Earnings for the respective twelve month period before interest expense and income taxes, divided by interest expense and interest capitalized.