

2003 COOPERATIVE CREDIT ASSOCIATIONS -

(in thousands of dollars)

TABLE 1 - ASSETS

	Credit Union Central of British Columbia	Credit Union Central of Ontario Ltd.	Credit Union Central of Nova Scotia	Credit Union Central of Alberta Limited	Credit Union Central of Canada	Co-operative Credit Society of Manitoba Limited	Credit Union Central of Saskatchewan	Total 2003
Cash resources		31,807	14	40,214	6,655	1,437	204	80,331
Deposits with regulated financial institutions	1,159,869	40,500	155,695	12,315	138,081		124,897	1,631,357
Securities issued or guaranteed by federal and/or provincial governments	392,040	312,543	107,564	77,680		65,457	497,811	1,453,095
Securities issued or guaranteed by Canadian municipalities and/or school corporations	186,090					15,532	20,904	222,526
Other Securities								0
Debt	1,610,920	889,015	38,177	802,832	19,648	1,075,733	872,869	5,309,194
Shares	31,978	13,526	3,851	3,738	4,331	10,171	22,838	90,433
Loans								
To Credit Unions	411,481	114,192	6,332	103,691	58,194	64,887	98,240	857,017
To regulated financial institutions	2,000		2,158				508	4,666
To Canadian federal governments, provinces, municipal or school corporations			2,380	24,167				26,547
To Member Co-operative Associations	10,274		2,827				8,610	21,711
Lease receivables					151		56,302	56,453
To individuals for non-business purposes	711		9,522		25,702		153,464	189,399
Reverse repurchase agreements		185,794						185,794
To individuals and others for business purposes	4,186	20,401			49,448	139	167,939	242,113
Mortgage Loans								
Residential								
Insured	8,822	2,965	200,589	2,793		146	590,928	806,243
Uninsured	56,495	7,040	133,014	7,285		761	528,275	732,870
Non-residential	27,039	91,418	72,508	44,773			123,571	359,309
Land, Building and Equipment, less accumulated depreciation	11,029	1,756	2,784	10,439	624	4,384	29,169	60,185
Other Assets	13,432	14,867	7,617	30,311	2,050	29,702	83,512	181,491
Total Assets	3,926,366	1,725,824	745,032	1,160,238	304,884	1,268,349	3,380,041	12,510,734

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TABLE II - LIABILITIES AND MEMBERS' EQUITY

	Credit Union Central of British Columbia	Credit Union Central of Ontario Ltd.	Credit Union Central of Nova Scotia	Credit Union Central of Alberta Limited	Credit Union Central of Canada	Co-operative Credit Society of Manitoba Limited	Credit Union Central of Saskatchewan	Total 2003
Deposits								
Credit Unions	3,021,793	1,298,740	297,797	912,638	42,924	1,160,797	1,477,870	8,212,559
Others	116,456	17,242	376,548			16,593	1,351,696	1,878,535
Cheques and other items in transit (net)	27,823	-2,248						25,575
Advances from Credit Union Central of Canada or Bank of Canada	100,000				159,048			259,048
Liabilities of consolidated subsidiaries, other than deposits					71,615		212,894	284,509
Other liabilities	442,715	306,920	14,423	84,800	4,461	22,505	98,025	973,849
Non-controlling interests in subsidiaries			13,804				32,989	46,793
Subordinated debt			4,484				39,500	43,984
Members' equity								
Common/members shares	105,485	85,942	26,665	137,171	27,733	65,453	81,948	530,397
Preferred shares								0
Contributed surplus								0
Other								0
Retained earnings	112,094	19,228	11,311	25,629	-897	3,001	85,119	255,485
Total Liabilities and Members' Equity	3,926,366	1,725,824	745,032	1,160,238	304,884	1,268,349	3,380,041	12,510,734

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TABLE III - STATEMENT OF INCOME AND EXPENSES

	Credit Union Central of British Columbia	Credit Union Central of Ontario Ltd.	Credit Union Central of Nova Scotia	Credit Union Central of Alberta Limited	Credit Union Central of Canada	Co-operative Credit Society of Manitoba Limited	Credit Union Central of Saskatchewan	Total 2003
Interest Income								
Deposits with regulated financial institutions	20,136	2,357	6,247	33			703	29,476
Securities	92,994	39,606	5,264	33,061	1,321	45,794	61,720	279,760
Loans	20,057	10,829	27,708	7,058	10,829	2,371	114,789	193,641
Other interest-earning assets						270	-16	254
Total interest income including dividends	133,187	52,792	39,219	40,152	12,150	48,435	177,196	503,131
Interest Expense								
Interest on deposits	106,728	38,043	26,472	28,754	4,402	44,914	109,052	358,365
Other interest-bearing liabilities	7,643	2,323	336	1,881			7,636	19,819
Total interest expense	114,371	40,366	26,808	30,635	4,402	44,914	116,688	378,184
Net interest income	18,816	12,426	12,411	9,517	7,748	3,521	60,508	124,947
Charge for impairment		125	255	330	6,746		8,166	15,622
Net interest income after charge for impairment	18,816	12,301	12,156	9,187	1,002	3,521	52,342	109,325
Non-interest income								
Trading income		-563						-563
Gains (losses) on instruments held for other than trading purposes	9,983	4,175	22	340			-3,471	11,049
Other income	42,253	19,921	6,059	40,940	9,421	11,580	114,746	244,920
Net interest and non-interest income	71,052	35,834	18,237	50,467	10,423	15,101	163,617	364,731
Non-interest expenses	49,862	31,131	13,035	42,453	13,930	11,736	147,741	309,888
Net income before Provision for income taxes	21,190	4,703	5,202	8,014	-3,507	3,365	15,876	54,843
Provision for income taxes	3,152	220	2,216	2,103	-507	574	7,680	15,438
Net income	18,038	4,483	2,986	5,911	-3,000	2,791	8,196	39,405