

**1997 COOPERATIVE CREDIT ASSOCIATIONS -  
ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN  
THOUSANDS OF DOLLARS) (EN MILLIERS DE  
DOLLARS)  
TABLE I - ASSETS**

| ASSOCIATION  | LOANS TO<br>MEMBERS<br>(LESS<br>PROVISIONS<br>FOR LOANS IN<br>DEFAULT)           | CASH     | TREASURY<br>BILLS AND<br>SHORT TERM<br>DEPOSITS    | BONDS       | SHARES  | MORTGAGES                  | REAL ESTATE |
|--|--|----------|--|-------------|---------|----------------------------|-------------|
|  | PRÊTS AUX<br>ASSOCIÉS<br>(MOINS<br>PROVISIONS<br>POUR PRÊTS<br>EN<br>SOUFFRANCE) | ENCAISSE | BONS DU<br>TRÉSOR ET<br>DÉPÔTS À<br>COURT<br>TERME | OBLIGATIONS | ACTIONS | PRÊTS<br>HYPOTHÉCAI<br>RES | BIENS-FONDS |
| B.C. CENTRAL CREDIT UNION.....   | 562,895  | 13,380   | 914,737  | 1,243,305   | 23,736  | 29,376                     | 10,189      |
| CREDIT UNION CENTRAL ALBERTA.....  | 103,198  | 9,169    | 111,529  | 366,077     | 12,974  | 46,211                     | 4,884       |
| CREDIT UNION CENTRAL OF CANADA /<br>LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA..... | 217,184  | 75       | 156,886  | 542,335     | 4,104   | 7,040                      | 115         |
| CREDIT UNION CENTRAL OF MANITOBA.....  | 84,366   | 9,738    | 36,210   | 466,435     | 13,060  | 1,392                      | 0           |
| CREDIT UNION CENTRAL OF NOVA SCOTIA.....   | 30,588   | 8,337    | 52,112   | 27,467      | 3,615   | 18,732                     | 2,135       |
| CREDIT UNION CENTRAL OF ONTARIO LIMITED.....   | 77,430   | 3,327    | 530,898  | 318,788     | 30,491  | 9,180                      | 0           |
| CREDIT UNION CENTRAL OF SASKATCHEWAN.....  | 232,016  | 30,135   | 654,608  | 360,975     | 19,329  | 173,995                    | 19,235      |
| TOTAL 1997   | 1,307,677  | 74,161   | 2,456,980  | 3,325,382   | 107,309 | 285,926                    | 36,558      |

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| ASSOCIATION  | INVESTMENTS<br>IN<br>SUBSIDIARIES  | INVESTMENT<br>INCOME DUE<br>AND<br>ACCRUED  | OTHER<br>ASSETS  | TOTAL     | ASSETS NOT<br>ADMITTED | TOTAL<br>ASSETS     |
|--|------------------------------------|---|------------------|-----------|------------------------|---------------------|
|  | PLACEMENTS<br>DANS LES<br>FILIALES | REVENU DE<br>PLACEMENT,<br>ÉCHU ET<br>COURU | AUTRES<br>ACTIFS | TOTAL     | ACTIF NON<br>ADMIS     | TOTAL DE<br>L'ACTIF |
| B.C. CENTRAL CREDIT UNION.....   | 15                                 | 15,503                                      | 7,196            | 2,820,332 | 5,834                  | 2,814,498           |
| CREDIT UNION CENTRAL ALBERTA.....  | 0                                  | 5,047                                       | 15,235           | 674,324   | 9,652                  | 664,672             |
| CREDIT UNION CENTRAL OF CANADA /<br>LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA..... | 75                                 | 1,377                                       | 6,132            | 935,323   | 576                    | 934,747             |
| CREDIT UNION CENTRAL OF MANITOBA.....  | 0                                  | 12,829                                      | 26,818           | 650,848   | 4,822                  | 646,026             |
| CREDIT UNION CENTRAL OF NOVA SCOTIA.....   | 3,735                              | 1,447                                       | 3,503            | 151,671   | 205                    | 151,466             |
| CREDIT UNION CENTRAL OF ONTARIO LIMITED.....   | 20,080                             | 11,541                                      | 23,604           | 1,025,339 | 0                      | 1,025,339           |
| CREDIT UNION CENTRAL OF SASKATCHEWAN.....  | 25,399                             | 22,688                                      | 11,910           | 1,550,290 | 6,717                  | 1,543,573           |
| TOTAL 1997   | 49,304                             | 70,432                                      | 94,398           | 7,808,127 | 27,806                 | 7,780,321           |

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**TABLE II - LIABILITIES AND MEMBERS' EQUITY**

| ASSOCIATION   | DEMAND<br>DEPOSITS | TERM<br>DEPOSITS  | OTHER<br>BORROWED<br>MONEY | BANK LOANS<br>AND BANK<br>OVERDRAFTS                | INTEREST<br>DUE AND<br>ACCRUED ON<br>DEPOSITS,<br>BORROWED<br>MONEY AND<br>BANK LOANS | EXPENSES<br>DUE AND<br>ACCRUED<br>AND OTHER<br>LIABILITIES | PROVISION<br>FOR<br>INTEREST ON<br>SHARE<br>CAPITAL    | PROVISION<br>FOR<br>DEFICIENCY<br>OF MAXIMUM<br>STATUTORY<br>VALUES                   |
|---|--------------------|-------------------|----------------------------|---|---|--|--|---|
|   | DEPÔTS À<br>VUE    | DEPÔTS À<br>TERME | AUTRES<br>EMPRUNTS         | PRÊTS<br>BANCAIRES<br>ET<br>DÉCOUVERTS<br>BANCAIRES | INTÉRÊTS<br>ÉCHUS ET<br>COURUS SUR<br>DÉPÔTS,<br>EMPRUNTS<br>ET PRÊTS<br>BANCAIRES    | FRAIS ÉCHUS<br>ET COURUS<br>ET AUTRES<br>PASSIFS           | PROVISION<br>POUR<br>INTÉRÊTS<br>SUR CAPITAL<br>SOCIAL | PROVISION<br>POUR<br>INSUFFISANC<br>E DES<br>VALUERS<br>RÉGLENTAIR<br>ES<br>MAXIMALES |
| B.C. CENTRAL CREDIT UNION.....  | 389,792            | 1,988,991         | 220,245                    | 0   | 31,138  | 17,372   | 2,381  | 455   |
| CREDIT UNION CENTRAL ALBERTA.....   | 41,571             | 460,002           | 49,659                     | 3,632   | 4,986   | 8,040  | 0  | 0   |
| CREDIT UNION CENTRAL OF CANADA /<br>LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.... | 553,523            | 244,997           | 19,975                     | 29,323  | 2,849   | 6,627  | 0  | 2,340   |
| CREDIT UNION CENTRAL OF MANITOBA.....   | 569,145            | 0                 | 0                          | 0   | 15,925  | 5,159  | 0  | 0   |
| CREDIT UNION CENTRAL OF NOVA SCOTIA.....  | 79,599             | 54,944            | 0                          | 427   | 145   | 600  | 0  | 0   |
| CREDIT UNION CENTRAL OF ONTARIO LIMITED.....  | 69,636             | 852,064           | 0                          | 0   | 10,779  | 7,446  | 0  | 0   |
| CREDIT UNION CENTRAL OF SASKATCHEWAN.....   | 633,657            | 600,140           | 3,936                      | 144,295   | 16,657  | 12,690   | 4,826  | 0   |
| TOTAL 1997  | 2,336,923          | 4,201,138         | 293,815                    | 177,677   | 82,479  | 57,934   | 7,207  | 2,795   |

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

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| ASSOCIATION   | DEFERRED<br>INCOME<br>TAXES /       | TOTAL            | CAPITAL<br>RESERVES | GUARANTEE<br>D RESERVES | GENERAL<br>RESERVES   | SURPLUS       | TOTAL          | TOTAL<br>LIABILITIES<br>AND<br>MEMBERS'<br>EQUITY   |
|---|-------------------------------------|------------------|---------------------|-------------------------|-----------------------|---------------|----------------|---|
|   | IMPÔTS SUR<br>LE REVENU<br>REPORTÉS | TOTAL            | RÉSERVES<br>CAPITAL | RÉSERVES<br>GARANTIES   | RÉSERVES<br>GÉNÉRALES | SURPLUS       | TOTAL          | TOTAL DU<br>PASSIF ET DE<br>L'AVOIR DES<br>ASSOCIÉS |
| B.C. CENTRAL CREDIT UNION.....  | 272                                 | 2,650,646        | 110,146             | 0                       | 0                     | 53,706        | 163,852        | 2,814,498   |
| CREDIT UNION CENTRAL ALBERTA.....   | 0                                   | 567,890          | 95,416              |                         | 11,018                | -9,652        | 96,782         | 664,672   |
| CREDIT UNION CENTRAL OF CANADA /<br>LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.... | 0                                   | 859,634          | 75,943              | 0                       | -2,340                | 1,510         | 75,113         | 934,747   |
| CREDIT UNION CENTRAL OF MANITOBA.....   | 1,117                               | 591,348          | 51,244              | 0                       | 0                     | 3,436         | 54,680         | 646,026   |
| CREDIT UNION CENTRAL OF NOVA SCOTIA.....  | 0                                   | 135,715          | 11,881              | 175                     | 4,000                 | -305          | 15,751         | 151,466   |
| CREDIT UNION CENTRAL OF ONTARIO LIMITED.....  | 0                                   | 939,925          | 79,814              | 0                       | 0                     | 5,600         | 85,414         | 1,025,339   |
| CREDIT UNION CENTRAL OF SASKATCHEWAN.....   | -197                                | 1,416,004        | 64,261              | 0                       | 63,308                | 0             | 127,569        | 1,543,573   |
| <b>TOTAL 1997</b>   | <b>1,192</b>                        | <b>7,161,162</b> | <b>488,705</b>      | <b>175</b>              | <b>75,986</b>         | <b>54,295</b> | <b>619,161</b> | <b>7,780,321</b>                                    |

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALU  
GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET \

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA '   
OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIEN

**1997 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS  
 COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
 (EN MILLIERS DE DOLLARS)  
 TABLE III - STATEMENT OF INCOME AND EXPENSES**

| ASSOCIATION  | INCOME / REVENU |                 |                   |                | EXPENSES / DÉPENSES |  |               |
|--|-----------------|-----------------|-------------------|----------------|---------------------|--|---------------|
|  | LOANS           | INVESTMENT<br>S | OTHER<br>INCOME   | TOTAL          | INTEREST            | SALARIES<br>AND STAFF<br>BENEFITS          | OTHER         |
|  | PRÊTS           | PLACEMENTS      | AUTRES<br>REVENUS | TOTAL          | INTÉRÊTS            | TRAITEMENT<br>S ET<br>AVANTAGES<br>SOCIAUX | AUTRES        |
| B.C. CENTRAL CREDIT UNION.....   | 33,712          | 105,077         | 36,421            | 175,210        | 91,020              | 12,784                                     | 18,255        |
| CREDIT UNION CENTRAL ALBERTA.....  | 8,726           | 18,169          | 27,629            | 54,524         | 19,441              | 11,438                                     | 13,214        |
| CREDIT UNION CENTRAL OF CANADA /<br>LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA..... | 6,665           | 22,240          | 2,479             | 31,384         | 22,526              | 3,927                                      | 110           |
| CREDIT UNION CENTRAL OF MANITOBA.....  | 1,976           | 39,378          | 23,778            | 65,132         | 33,390              | 7,580                                      | 20,009        |
| CREDIT UNION CENTRAL OF NOVA SCOTIA.....   | 1,662           | 5,456           | 6,563             | 13,681         | 4,979               | 2,710                                      | 4,835         |
| CREDIT UNION CENTRAL OF ONTARIO LIMITED.....   | 3,581           | 38,930          | 22,774            | 65,285         | 34,870              | 11,440                                     | 16,479        |
| CREDIT UNION CENTRAL OF SASKATCHEWAN.....  | 10,218          | 64,487          | 11,045            | 85,750         | 56,223              | 12,497                                     | 7,964         |
| <b>TOTAL 1997</b>  | <b>66,540</b>   | <b>293,737</b>  | <b>130,689</b>    | <b>490,966</b> | <b>262,449</b>      | <b>62,376</b>                              | <b>80,866</b> |

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**TABLE III - STATEMENT OF INCOME AND EXPENSES**

| ASSOCIATION  | DEPRECIATION  | TOTAL          | EARNINGS<br>BEFORE<br>GAINS OR<br>LOSSES ON<br>INVESTMENT<br>S AND LOANS                 | NET GAIN<br>(LOSS) ON<br>INVESTMENT<br>S AND LOANS                              | EARNINGS<br>BEFORE<br>TAXES                | INCOME<br>TAXES         | NET<br>EARNINGS |
|--|---------------|----------------|--|---|--|-------------------------|-----------------|
|  | AMORTISSEMENT | TOTAL          | REVENU<br>AVANT<br>PROFIT OU<br>PERTE SUR<br>RÉALISATION<br>DE<br>PLACEMENTS<br>ET PRÊTS | PROFIT<br>(PERTE)<br>NET(TE) SUR<br>RÉALISATION<br>DE<br>PLACEMENTS<br>ET PRÊTS | REVENU<br>AVANT<br>IMPÔTS SUR<br>LE REVENU | IMPÔTS SUR<br>LE REVENU | REVENU NET      |
| B.C. CENTRAL CREDIT UNION.....   | 1,659         | 123,718        | 14,000   | 1,325   | 15,325                                     | 3,163                   | 12,162          |
| CREDIT UNION CENTRAL ALBERTA.....  | 2,312         | 46,405         | 8,119  | -19   | 8,100                                      | 1,018                   | 7,082           |
| CREDIT UNION CENTRAL OF CANADA /<br>LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA..... | 56            | 26,619         | 4,765  | 207   | 4,972                                      | 107                     | 4,865           |
| CREDIT UNION CENTRAL OF MANITOBA.....  | 421           | 61,400         | 3,732  | 0   | 3,732                                      | 9                       | 3,723           |
| CREDIT UNION CENTRAL OF NOVA SCOTIA.....   | 349           | 12,873         | 808  | -184  | 624  | 39                      | 585             |
| CREDIT UNION CENTRAL OF ONTARIO LIMITED.....   | 2,216         | 65,005         | 280  | 1,277   | 1,557                                      | 269                     | 1,288           |
| CREDIT UNION CENTRAL OF SASKATCHEWAN.....  | 1,966         | 78,650         | 7,100  | 504   | 7,604                                      | 1,254                   | 6,350           |
| <b>TOTAL 1997</b>  | <b>8,979</b>  | <b>414,670</b> | <b>38,804</b>  | <b>3,110</b>  | <b>41,914</b>                              | <b>5,859</b>            | <b>36,055</b>   |