



MONTHLY FINANCIAL AND STATISTICAL REPORT

Pursuant to Alberta's Credit Union Act

One copy of the MONTHLY FINANCIAL AND STATISTICAL REPORT and any required schedules must be submitted in respect of each calendar month no later than the 20th day of the following month, to the Credit Union Deposit Guarantee Corporation, 18th Floor, 10130 – 103 Street, Edmonton, Alberta, T5J 3N9

Credit Union Name: _____

Registration Number: _____ Month Ending: _____

Contact Person: _____ Telephone Number: _____

CERTIFICATION

I, _____ as an officer of
(Name of Officer)

_____ of _____
(Name of Credit Union) (City of Head Office)

in the Province of Alberta, certify that the attached Monthly Financial and Statistical Report and the required schedules have been prepared from the books and records of the credit union, and that to the best of my knowledge and belief, are correct and complete and present fairly the financial position of the credit union and the conditions of the credit union's affairs on the _____ day of _____, _____

Signature: _____ Date: _____

Position: _____

ASSETS
(Round off to nearest dollar)

CASH	109	
 LOANS & FINANCIAL LEASES RECEIVABLE		
Principal Outstanding	126	
Allowance for Impairment	127	
Net Accrued Income	128	
 Loans & Financial Leases Receivable (line 126 minus line 127 plus line 128)		
	129	
 INVESTMENTS		
Net Investments	137	
Net Accrued Income	138	
 Total Investments (add lines 137 and 138)		
	139	
 NET CAPITAL ASSETS		
	169	
 OTHER ASSETS		
	189	
 TOTAL ASSETS (add lines 109, 129, 139, 169 and 189)		
	199	

LIABILITIES & EQUITY**DEPOSITS**

Deposits	217	
Net Accrued Interest	218	

Total Deposits (add lines 217 and 218) 219

LOANS PAYABLE 239

OTHER LIABILITIES 249

TOTAL LIABILITIES (add lines 219, 239 and 249) 269

EQUITY

Investment Shares	270	
Common Shares	271	
Stabilization Preferred Shares	272	
Retained Earnings (per line 609)	273	
Other Equity	274	

Total Equity (add lines 270 to 274) 279

TOTAL LIABILITIES & EQUITY (add lines 269 and 279) 299

INCOME AND RETAINED EARNINGS**FINANCIAL INCOME**

Loan & Financial Lease Income

309

Investment Income

319

Total Financial Income (add lines 309 and 319)

329

FINANCIAL EXPENSES

Interest on Deposits

339

Interest on Borrowings

349

Total Financial Expenses (add lines 339 and 349)

359

OFF BALANCE SHEET INCOME

360

OFF BALANCE SHEET EXPENSE

361

PATRONAGE BONUS/REBATE

367

FINANCIAL MARGIN (line 329 minus line 359 plus line 360 minus lines 361 & 367) ..

369

NET CHARGE (CREDIT) FOR LOAN & FIN. LEASE IMPAIRMENT

375

OTHER INCOME

389

GROSS MARGIN (line 369 minus line 375 plus line 389)

399

OPERATING EXPENSES

Personnel Expenses

409

Occupancy Expenses

419

Member Security Expenses

429

General Expenses

449

Organization Expenses

469

Total Operating Expenses (add lines 409 to 469)

479

OPERATING MARGIN (line 399 minus line 479)

499

INCOME AND RETAINED EARNINGS

(GAIN) LOSS ON DISPOSALS OF CAPITAL & OTHER ASSETS	509	
OTHER EXPENSES	529	
NET INCOME (LOSS) (line 499 minus lines 509 and 529)	599	
RETAINED EARNINGS:		
Beginning of Year	600	
Prior Year Adjustments	601	
Dividends on Investment Shares	603	()
Dividends on Common Shares	604	()
Income Tax Recovery	605	
Retained Earnings: End of Month (add lines 599 to 605)	609	