

2002 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
Cash resources.....		9,561	2	30,791	7,235
Deposits with regulated financial institutions	664,185	114,667	157,453	22,190	26,471
Securities issued or guaranteed by federal and/or provincial governments	651,563	311,689	95,121	136,671	
Securities issued or guaranteed by Canadian municipalities and/or school corporations	160,475				
Other Securities					
Debt	1,696,192	788,788	39,613	907,263	300,703
Shares	35,954	13,107	3,768	4,452	4,207
Loans					
To Credit Unions	336,088	35,234	4,283	60,617	60,000
To regulated financial institutions					
To Canadian federal governments, provinces, municipal or school corporations	249		2,535		
To Member Co-operative Associations	9,656		3,837	13,153	
Lease receivables					139
To individuals for non-business purposes	636		8,955		21,840
Reverse repurchase agreements		64,125			
To individuals and others for business purposes	4,187	19,792			55,230
Mortgage Loans					
Residential					
Insured	356	3,444	183,322	3,107	
Uninsured	4,842	6,383	139,312	6,701	
Non-residential	4,146	82,767	62,498	43,179	
Land, Building and Equipment, less accumulated depreciation	11,610	1,934	2,706	13,566	460
Other Assets	22,248	22,340	9,823	32,533	1,783
Total Assets	3,602,387	1,473,831	713,228	1,274,223	478,068

2002 COOPERATIVE CREDIT ASSOCIATIONS -

(in thousands of dollars)

TABLE 1 - ASSETS

	Co-operative Credit Society of Manitoba Limited	Credit Union Central of Saskatchewan	Total 2002
Cash resources.....	12,259	1,428	61,276
Deposits with regulated financial institutions		194,340	1,179,306
Securities issued or guaranteed by federal and/or provincial governments	68,845	528,241	1,792,130
Securities issued or guaranteed by Canadian municipalities and/or school corporations	23,348	15,706	199,529
Other Securities			0
Debt	889,380	935,181	5,557,120
Shares	9,760	21,057	92,305
Loans			
To Credit Unions	64,909	101,585	662,716
To regulated financial institutions			0
To Canadian federal governments, provinces, municipal or school corporations			2,784
To Member Co-operative Associations		6,440	33,086
Lease receivables		67,101	67,240
To individuals for non-business purposes		170,949	202,380
Reverse repurchase agreements			64,125
To individuals and others for business purposes	92	155,487	234,788
Mortgage Loans			
Residential			
Insured	169	474,967	665,365
Uninsured	824	459,405	617,467
Non-residential		108,101	300,691
Land, Building and Equipment, less accumulated depreciation	7,047	30,955	68,278
Other Assets	22,921	70,814	182,462
Total Assets	1,099,554	3,341,757	11,983,048

2002 COOPERATIVE CREDIT ASSOCIATIONS -

(in thousands of dollars)

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
Deposits					
Credit Unions	2,965,331	1,272,763	262,110	1,028,923	344,748
Others	145,235	10,485	385,816		
Cheques and other items in transit (net)	28,585	-4,087			
Advances from Credit Union Central of Canada or Bank of Canada				23,515	
Liabilities of consolidated subsidiaries, other than deposits					70,515
Other liabilities	257,632	90,572	13,951	75,677	32,969
Non-controlling interests in subsidiaries			13,504		
Subordinated debt			4,484		
Members' equity					
Common/members shares	105,485	84,874	24,124	123,199	27,733
Preferred shares					
Contributed surplus					
Other					
Retained earnings	100,119	19,224	9,239	22,909	2,103
Total Liabilities and Members' Equity	3,602,387	1,473,831	713,228	1,274,223	478,068

2002 COOPERATIVE CREDIT ASSOCIATIONS -

(in thousands of dollars)

TABLE II - LIABILITIES AND MEMBERS' EQUITY

	Co-operative Credit Society of Manitoba Limited	Credit Union Central of Saskatchewan	Total 2002
Deposits			
Credit Unions	993,651	1,581,684	8,449,210
Others	15,571	1,141,945	1,699,052
Cheques and other items in transit (net)			24,498
Advances from Credit Union Central of Canada or Bank of Canada		11	23,526
Liabilities of consolidated subsidiaries, other than deposits		315,922	386,437
Other liabilities	21,243	86,768	578,812
Non-controlling interests in subsidiaries		31,520	45,024
Subordinated debt		39,500	43,984
Members' equity			
Common/members shares	66,437	64,250	496,102
Preferred shares			0
Contributed surplus			0
Other			0
Retained earnings	2,652	80,157	236,403
Total Liabilities and Members' Equity	1,099,554	3,341,757	11,983,048

**2002 COOPERATIVE CREDIT ASSOCIATIONS -
(in thousands of dollars)**

TABLE III - STATEMENT OF INCOME AND EXPENSES

	Credit Union			Credit Union	
	Central of British Columbia	Credit Union Central of Ontario Ltd.	Credit Union Central of Nova Scotia	Central of Alberta Limited	Credit Union Central of Canada
Interest Income					
Deposits with regulated financial institutions	12,254	1,927	5,359	49	
Securities	90,994	45,735	4,820	32,079	3,362
Loans	21,816	8,752	27,201	4,428	12,133
Other interest-earning assets					
Total interest income including dividends	125,064	56,414	37,380	36,556	15,495
Interest Expense					
Interest on deposits	101,608	33,877	24,824	28,725	7,248
Other interest-bearing liabilities	5,388	4,257	336	1,658	
Total interest expense	106,996	38,134	25,160	30,383	7,248
Net interest income	18,068	18,280	12,220	6,173	8,247
Charge for impairment		12	229	100	770
Net interest income after charge for impairment	18,068	18,268	11,991	6,073	7,477
Non-interest income					
Trading income		-1,927			
Gains (losses) on instruments held for other than trading purposes	8,418	832		400	
Other income	39,497	26,790	6,189	61,003	9,575
Net interest and non-interest income	65,983	43,963	18,180	67,476	17,052
Non-interest expenses	49,190	30,129	13,715	57,688	15,366
Net income before Provision for income taxes	16,793	13,834	4,465	9,788	1,686
Provision for income taxes	1,463	1,147	2,024	2,200	852
Net income	15,330	12,687	2,441	7,588	834

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	Co-operative Credit Society of Manitoba Limited	Credit Union Central of Saskatchewan	Total 2002
Interest Income			
Deposits with regulated financial institutions		1,038	20,627
Securities	41,642	69,197	287,829
Loans	1,362	99,396	175,088
Other interest-earning assets	119	-84	35
Total interest income including dividends	43,123	169,547	483,579
Interest Expense			
Interest on deposits	39,461	105,927	341,670
Other interest-bearing liabilities		8,363	20,002
Total interest expense	39,461	114,290	361,672
Net interest income	3,662	55,257	121,907
Charge for impairment		22,771	23,882
Net interest income after charge for impairment	3,662	32,486	98,025
Non-interest income			
Trading income			-1,927
Gains (losses) on instruments held for other than trading purposes		782	10,432
Other income	24,924	124,407	292,385
Net interest and non-interest income	28,586	157,675	398,915
Non-interest expenses	24,812	149,801	340,701
Net income before Provision for income taxes	3,774	7,874	58,214
Provision for income taxes	680	835	9,201
Net income	3,094	7,039	49,013