

Quarterly Survey of Financial Statements

Central Credit Unions

Confidential when completed

This survey is conducted under the authority of the *Statistics Act*, Revised Statutes of Canada, 1985, c. S-19.

Completion of this questionnaire is a legal requirement under the *Statistics Act*.

Please return completed copy within 30 days of quarter end.

Si vous préférez ce questionnaire en français, veuillez cocher

Please correct name and address, if necessary.

Information

Purpose

The data you provide is used to prepare industry financial statements for the Canadian business sector and as an input into the calculation of gross domestic product, the national balance sheet and Canada's international investment position. This information is used by all levels of government, the private sector, analysts and the general public to understand current economic conditions. Selected results of this survey are available at www.statcan.gc.ca (see catalogue 61-008-X and CANSIM tables 187-0001 and 187-0002).

Confidentiality

Statistics Canada is prohibited by law from releasing information obtained from this survey which would identify a business without the previous written consent of that business. The data reported on this questionnaire will be treated in confidence, used for statistical purposes and published in aggregate form only. The confidentiality provisions of the *Statistics Act* are not affected by the *Access to Information Act* or any other legislation.

Instructions for completing and returning the questionnaire and the Corporate Structure can be found on the last page.

Reporting Entity

1. This report covers (please mark only one)

- a single corporation
- part of a corporation (e.g. branch, division, head office)
- consolidated family of corporations
- other (specify)

◆ **If you have received a Corporate Structure**, please review the list of entities and make any necessary corrections. The Corporate Structure lists the Canadian entities expected to be consolidated in this report.

◆ **If you have not received a Corporate Structure** and this entity is part of a Canadian consolidation, please check here

2. Does this reporting entity have investments in partnerships or joint ventures?

- Yes
- No

3. Please explain any significant events, changes in accounting or basis of reporting, that have impacted operations since the prior period (if needed, additional space is available in the comments section on page 9).

4. This report covers the period from:

Day	Month	Year	to	Day	Month	Year

Certification

I certify that the information herein is complete and correct to the best of my knowledge.

Signature	Date
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Name of company official (please print)	Position of company official
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Name and position of person to contact if different from above (please print)	E-mail address
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Telephone number	Extension	Facsimile number
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Received	Captured	Edited	Analyzed
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SECTION A – ASSETS

Balance sheet date ► Day Month Year

Account	Thousands of dollars	Instructions
1. Cash and deposits		
	11300	
(a) Canadian currency	<input type="text"/>	Include demand and term deposits.
	11400	
(b) foreign currency	<input type="text"/>	Include demand and term deposits.
	11800	
2. Items in transit	<input type="text"/>	Report net debit (credit) value.
	12100	
3. Accounts receivable	<input type="text"/>	Report amounts before deducting allowances for doubtful accounts. Report amounts due from affiliates at item 6 (c).
	12800	
4. Allowance for doubtful accounts	(<input type="text"/>)	Report amount related to accounts receivable.
		Report net of unearned finance and service charge income. Report allowances for doubtful accounts at line 16. Report operating lease receivables at line 3.
5. Lease contracts		
	12210	
(a) financial leases	<input type="text"/>	
	12220	
(b) residual value	<input type="text"/>	
6. Investments in affiliates		Report provisions for losses at line 16.
(a) shares and equity		Report investments in unconsolidated affiliates.
	14110	
(1) in Canada	<input type="text"/>	Report cost of shares.
	14120	
(2) outside Canada	<input type="text"/>	Report cost of shares.
	14200	
(3) accumulated earnings	<input type="text"/>	Report for investments carried by the equity method.
	14300	
(b) debt claims on affiliates	<input type="text"/>	Include loans, advances, mortgages, notes, bonds and other claims with affiliates. Do not net with amounts owing to affiliates - see line 21.
7. Canadian investments - non-affiliates		Report provisions for losses at line 16.
	15110	
(a) Government of Canada treasury bills	<input type="text"/>	
	15120	
(b) bankers' acceptances, commercial and other short-term paper	<input type="text"/>	Include securities with an original term-to-maturity of less than one year. Include provincial and municipal short-term bills and notes and short-term paper issued by asset-backed security trusts.
	15130	
(c) Government of Canada debt	<input type="text"/>	
	15140	
(d) provincial and municipal government debt	<input type="text"/>	Report short-term bills and notes at item 7 (b).
	15150	
(e) corporate bonds and debentures	<input type="text"/>	Include mortgage bonds and asset or mortgage-backed bonds issued by security trusts. Report short-term paper at item 7 (b).
	15161	
(f) shares in centrals, leagues and federations	<input type="text"/>	
	15168	
(g) corporate and cooperative shares	<input type="text"/>	Other than item 7 (f); report warrants and options at line 9.
	15180	
(h) other Canadian investments	<input type="text"/>	Include precious metals, gold and silver certificates. Report derivatives at line 9.
	15200	
8. Foreign investments - non-affiliates	<input type="text"/>	Report cash and deposits at line 1, derivatives at line 9, mortgage loans at line 11, non-mortgage loans at line 12 and provisions for losses at line 16.
	19900	
9. Derivatives	<input type="text"/>	Report gross asset positions. Include derivative contracts, warrants, and options. Report liability positions at line 24.
	69100	
10. Reverse repurchase agreements	<input type="text"/>	Report liabilities related to repurchase agreements at line 25.

SECTION A – Continued

Account	Thousands of dollars	Instructions
11. Mortgage loans to non-affiliates		Report provisions for losses at line 16.
(a) secured by property in Canada		
(1) residential mortgages	16110 <input type="text"/>	
(2) non-residential mortgages	16120 <input type="text"/>	
(b) secured by property outside Canada	16200 <input type="text"/>	
12. Non-mortgage loans to non-affiliates		Report lease contracts at line 5. Report provisions or allowances for losses at line 16.
(a) to individuals, unincorporated businesses and non-profit institutions		
(1) credit card receivables	17112 <input type="text"/>	Report credit card receivables from corporations at item 12 (d).
(2) lines of credit	17117 <input type="text"/>	Report term loans at item 12 (a) (3). Report lines of credit to corporations at item 12 (c).
(3) other	17180 <input type="text"/>	Report mortgage loans at line 11.
(b) local credit unions	17310 <input type="text"/>	
(c) central credit unions	17320 <input type="text"/>	
(d) corporations and other cooperative enterprises ...	17400 <input type="text"/>	
(e) to others	17800 <input type="text"/>	Include governments.
13. Fixed assets		
(a) depreciable assets and land	18310 <input type="text"/>	Include buildings, equipment and leasehold improvements.
(b) accumulated depreciation	18350 (<input type="text"/>)	Report accumulated depreciation on item 13 (a).
14. Stabilization fund deposits	19820 <input type="text"/>	
15. Other assets	19880 <input type="text"/>	Report assets not elsewhere specified.
16. Accumulated provisions and allowances for losses	19810 (<input type="text"/>)	Report for losses on investments and other assets charged to expenses not reported elsewhere on the balance sheet.
17. TOTAL ASSETS	10000 <input type="text"/>	

SECTION B – LIABILITIES AND EQUITY

Balance sheet date ► Day Month Year

Account	Thousands of dollars	Instructions
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LIABILITIES

18. Deposit liabilities		Include demand, notice and term deposits. Report overdrafts in members' accounts at line 12.
(a) deposits of local credit unions	21100 <input type="text"/>	
(b) foreign currency deposit liabilities	21900 <input type="text"/>	
(c) other deposits	21800 <input type="text"/>	
19. Accounts payable	22100 <input type="text"/>	Include accrued payables. Report non-trade related amounts due to affiliates at line 21.
20. Income taxes payable	23000 <input type="text"/>	Report income taxes recoverable at line 3.
21. Amounts owing to affiliates	24000 <input type="text"/>	Include notes, loans, mortgage bonds and interest payable to affiliates. Report trade payables with affiliates at line 19. Do not net with debt claims on affiliates - see item 6 (b).
22. Borrowing from non-affiliates		
(a) loans and overdrafts		
(1) from lenders in Canada	25700 <input type="text"/>	Include Canadian and foreign lenders operating in Canada.
(2) from lenders outside of Canada	25800 <input type="text"/>	
(b) centrals, leagues and federations	25120 <input type="text"/>	
(c) bonds and debentures	25400 <input type="text"/>	
23. Equity securities classified as liabilities	29950 <input type="text"/>	Report equities classified as liabilities as required by CICA section 3861.
24. Derivatives	29900 <input type="text"/>	Report gross liability positions. Report asset positions at line 9.
25. Obligations related to repurchase agreements ..	69200 <input type="text"/>	Report reverse repurchase agreements at line 10.
26. Future income taxes	27000 <input type="text"/>	Report both (debit) and credit balances.
27. Other liabilities	29000 <input type="text"/>	Report liabilities not elsewhere specified.
28. TOTAL LIABILITIES	20000 <input type="text"/>	

SECTION B – Continued

Account	Thousands of dollars	Instructions
MEMBERS' EQUITY		
29. Share capital		
(a) held by local credit unions	31310 <input type="text"/>	
(b) other	31380 <input type="text"/>	Include estate/endowment shares. Report estate/endowment loans at item 12 (a) (3).
30. Accumulated other comprehensive income	36000 <input type="text"/>	Report the accumulated balance of gains (losses) for items reported at line 61.
31. General and other reserves	35100 <input type="text"/>	
32. Undivided surplus	35200 <input type="text"/>	
33. TOTAL MEMBERS' EQUITY	30000 <input type="text"/>	
34. TOTAL LIABILITIES AND EQUITY	39000 <input type="text"/>	
35. Undivided surplus		
(a) opening balance	38100 <input type="text"/>	
(b) net income (loss) for the current period	38200 <input type="text"/>	Transfer from line 60.
(c) transfers from (to) other accounts	38400 <input type="text"/>	E.g., share capital and reserves.
(d) other additions (deductions)	38700 <input type="text"/>	Please specify major items:
		<input type="text"/>
		<input type="text"/>
(e) dividends declared		
(1) on shares	38820 (<input type="text"/>)	
(2) interest rebates and additional interest on savings deposits	38830 (<input type="text"/>)	Not included in item 49 (d).
(f) closing balance	38000 <input type="text"/>	Sum of items 35 (a) to 35 (e). This should equal line 32.

FOR INFORMATION ONLY

SECTION C – INCOME STATEMENT

From Day Month Year To Day Month Year

Account	Thousands of dollars	Instructions
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REVENUE (net of sales taxes)

36. Interest revenue from Canadian sources		Include amortization of discounts and premiums on Canadian investments. Report interest from affiliates at item 36 (e).
(a) bonds and debentures	45100 <input type="text"/>	
(b) mortgages	45200 <input type="text"/>	
(c) consumer loans	45300 <input type="text"/>	
(d) financial leases	45400 <input type="text"/>	
(e) other interest revenue	45800 <input type="text"/>	
37. Interest revenue from foreign sources	47200 <input type="text"/>	Include amortization of discounts and (premiums) on foreign investments.
38. Dividends		Exclude dividends from corporations accounted for on the equity basis. Report insurance dividends at line 41.
(a) from Canadian corporations	46000 <input type="text"/>	
(b) from foreign corporations	47100 <input type="text"/>	
39. Derivatives gains (losses)		Report values before income taxes. Report all values related to derivatives when realized or unrealized except for values currently reported at line 61.
(a) realized	56410 <input type="text"/>	Report all values related to realized derivatives gains (losses).
(b) unrealized	56420 <input type="text"/>	Report all values related to unrealized derivatives gains (losses) except for values reported at item 61 (a).
40. Gains (losses) on the sale of assets	48000 <input type="text"/>	Report value before income taxes. Report realized gains (losses) not reported at items 39 (a), 54 (a) and 61 (b).
41. Other revenue	49000 <input type="text"/>	Report revenue from all other sources not disclosed above. Exclude other gains (losses) and report them at lines 54 or 61.
42. TOTAL REVENUE	40000 <input type="text"/>	

EXPENSES

43. Wages and salaries	55210 <input type="text"/>	Include commissions paid to employees.
44. Employer portion of employee benefits	55220 <input type="text"/>	Include EI, CPP/QPP and fringe benefits. Report pension expense at line 45.
45. Pension expense	62310 <input type="text"/>	Report "other benefits expense" at line 44.
46. Purchased goods and services	55001 <input type="text"/>	Include purchased materials, services (e.g., legal, insurance, etc.) and subcontracting costs paid to businesses or to individuals that are not employees.
47. Depreciation	52100 <input type="text"/>	
48. Amortization of		
(a) intangible assets	52310 <input type="text"/>	
(b) deferred charges	52320 <input type="text"/>	
49. Interest expense		Report interest paid to affiliates in item 49 (d).
(a) mortgages	53120 <input type="text"/>	
(b) deposits	53200 <input type="text"/>	Include term and demand deposits.
(c) bonds and debentures	53110 <input type="text"/>	
(d) other interest expense	53130 <input type="text"/>	Include patronage refunds and additional interest on deposits.

SECTION C – Continued

Account	Thousands of dollars	Instructions
50. Dividends paid on equity securities classified as liabilities	53400	Include only dividends paid on equity reported at line 23, per CICA section 3861.
	55870	
51. Provisions for losses on loans	55600	Include bad debt expenses related to accounts receivable.
	50000	
52. Bad debts expense and charitable donations ...		
53. TOTAL EXPENSES		
54. Other gains (losses) and revaluations		Report values before income taxes.
	56100	Report realized and unrealized values. Report amounts related to derivatives at line 39 or other comprehensive income at line 61.
(a) Foreign currency gains (losses)		
	56200	Report amounts not reported at items 39 (b), 54 (a) or 61 (a).
(b) Revaluations, (write-downs) and (write-offs)		
55. INCOME (LOSS) BEFORE INCOME TAX	58460	
56. Current income tax expense	57100	Report Canadian income tax debits and (credits).
57. Future income tax expense	57200	Report Canadian income tax debits and (credits).
58. INCOME (LOSS) AFTER INCOME TAXES	58470	
59. Equity in unconsolidated affiliates	58100	Report the equity share of affiliates' net income or (loss). Use only if investments are carried by the equity method of accounting.
60. NET INCOME (LOSS)	58480	Sum of lines 58 and 59. Transfer value to item 35 (b).
61. Other comprehensive income		Report as per CICA section 1530 Comprehensive Income.
		Include unrealized gains (losses) on derivatives designated as cash flow hedges, hedges of unrealized foreign currency gains (losses), and available-for-sale financial assets revalued to fair value. Report impairments to derivatives at line 39 and any other impairments at line 54 (b).
(a) unrealized gains (losses)	56500	
(b) realized (gains) losses	56600	Report the realization of (gains) losses previously reported at item 61 (a).
(c) income taxes	57300	Report income tax debits and (credits) related to other comprehensive income.
62. COMPREHENSIVE INCOME	58485	Sum of line 60 and items 61 (a) and 61 (b), less item 61 (c).

SECTION D – DISCLOSURE OF SELECTED ACCOUNTS

Account	Thousands of dollars	Instructions
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BALANCE SHEET DISCLOSURE

For the same date as in Section B

63. Deposit liabilities		Include tax sheltered deposits.
(a) demand or savings deposits	63110	<input style="width: 100%;" type="text"/>
(1) chequing		<input style="width: 100%;" type="text"/>
(2) non-chequing	63120	<input style="width: 100%;" type="text"/>
(b) term deposits	63200	<input style="width: 100%;" type="text"/>
	63000	<input style="width: 100%;" type="text"/>
64. TOTAL		Total must equal sum of sub-items in line 18.

For the same date as in Section B

PENSION PLAN FUNDING		Report the closing balance for pension plans held through a trustee at the end of the quarter. Exclude other benefits plans.
65. Funded status		
(a) plan assets	66100	<input style="width: 100%;" type="text"/> Assets held by the trustee at market (fair) value.
(b) benefit obligation	66200	<input style="width: 100%;" type="text"/> Actuarial obligation at the end of the quarter.
(c) funded status	66300	<input style="width: 100%;" type="text"/> Report the (deficit) or surplus net position: 65 (a) minus 65 (b).
(d) accrued benefits (liability) or asset	66500	<input style="width: 100%;" type="text"/> Funded status adjusted by the unamortized amounts of transitional obligation, past service cost and net actuarial gain.

For the same time period as in Section C

INCOME STATEMENT DISCLOSURE		
66. Software costs expensed	55700	<input style="width: 100%;" type="text"/> Report only the cost of own-use software whether purchased or licensed. Exclude any amount deferred and amortized.
67. Equity method dividends received from Canadian corporations	75100	<input style="width: 100%;" type="text"/> Report dividends received from Canadian corporations and accounted for on the equity method of accounting that are credited to 6 (a) (3).

OTHER DISCLOSURE

68. Hours spent completing questionnaire	80005	<input style="width: 100%;" type="text"/> Report the approximate number of hours required to collect data and complete the questionnaire this quarter.
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Report only Canadian operations – please exclude foreign affiliates.

- ◆ Report all amounts in **thousands of Canadian dollars** – “\$ 000s”
- ◆ Use parentheses to report negative values.
- ◆ If actual data are not available, estimates may be used.
- ◆ The term “affiliate” used in this questionnaire covers **unconsolidated**:
 - parent, subsidiary and related corporations
 - related joint ventures and partnerships
 - head offices, branches and divisions
 - directors, officers and individual shareholders

Affiliates are entities within a common family of corporations controlled or significantly influenced by the reporting company or another company within the corporate family.

Returning your questionnaire and Corporate Structure:

Return the completed questionnaire and Corporate Structure in the enclosed envelope or fax it to Statistics Canada at (800) 552-4428 within 30 days of quarterend.

Fax or other electronic transmission disclosure:

Statistics Canada advises you there could be risk of disclosure during facsimile or other electronic transmission. However, upon receipt of your information, Statistics Canada will provide the guaranteed level of protection afforded all information collected under the authority of the *Statistics Act*.

For further information, definitions of terms used, or questions concerning this survey, please consult the “Quarterly Survey of Financial Statements Reporting Guide” (available at www.statcan.gc.ca/imdb-bmdi/2501-eng.htm), and/or contact Statistics Canada at:

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THANK YOU FOR YOUR CO-OPERATION